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The Loan Handler
5.2
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The Loan Handler™

TRAINING MANUAL SUPPLEMENT
(USER)

This supplement has been created by Mindy Paltridge of Mortgage Tech, Inc. and Jeff Seshun of Seshco Enterprises and is provided to you as a courtesy. It will prove to be very helpful, as it will provide step-by-step instructions for many of the tasks that you will perform in your day-to-day use of *The Loan Handler*.

IMPORTANT REMINDERS

For Loan Originators who will use this program: Don't be afraid to work on the program in front of borrower's, most will appreciate the use of technology and like seeing their name and loan data on the screen. They'll even feel as if they are receiving special attention; especially if their last Application was taken on the back of a bar napkin or an envelope.

Do NOT erase borrower files. They are 'electronic assets' of your company and you will need all borrower files for the two (2) government reports: the HMDA Report and the LAR Register. Everyone originating mortgage loans may need these Government requirements (tracking the closed, rejected and withdrawn applications). Furthermore, management will want all these borrower files for many other reports that they will generate. *The Loan Tracker* can generate these reports.

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GENERAL INFORAMTION

Ellie Mae Software, Other Products and Services:

The Most Complete Line of Mortgage Banking Software in the Industry

Ellie Mae Consulting Service - On-Site Consultation with Ellie Mae Corporate staff (including general industry topics)

Ellie Mae Docs Plus - Doc Prep Service; per Doc Set Pricing; No Charge for the software or Re-Draws (30 days)

Ellie Mae Docs Express - Doc Prep Service, per Doc Set Pricing, Docs Local on System, Immediate Printing

Ellie Mae Web Sites - Complete Internet/WWW Home Page design, hosting and monitoring services

Ellie Mae Training Service - On-Site Training with your Local Ellie Mae Technology Consultants

Fannie Mae's DU Interface - Interface to Fannie Mae's Automated Underwriting System

Freddie Mac's LP Interface - Loan Prospector Interface to Freddie Mac's Automated Underwriting System

The Import/Export Option - Automatic Database Linking between programs using ODBC technology

The Imaging Option - Ability to attach Image Files to the borrower files in TLH; The Paperless Loan

The Loan Closer - On-Site Closing Document software

The Fax/E-Mail Reporter - Fax/E-Mail Broadcasting software; Status Info, Product Info, Special Announcements, etc.

The Loan Handler - Complete Mortgage Processing software (including ePASS)

The Mortgage Banker - Back Office Software; Secondary Marketing, Post Closing, Risk Analysis, etc.

The Loan Servicer - Complete PC Loan Servicing software with Gov't Reporting capabilities

The Loan Tracker - Complete Pipeline Reporting software; 30+ built-in reports included

The Reg Finder - Computerized Regulation Manuals (Fannie/Freddie/VA/FHA/etc); Allregs

The Trak-It - PC Based Loan Servicing (without Gov't Reporting capabilities)

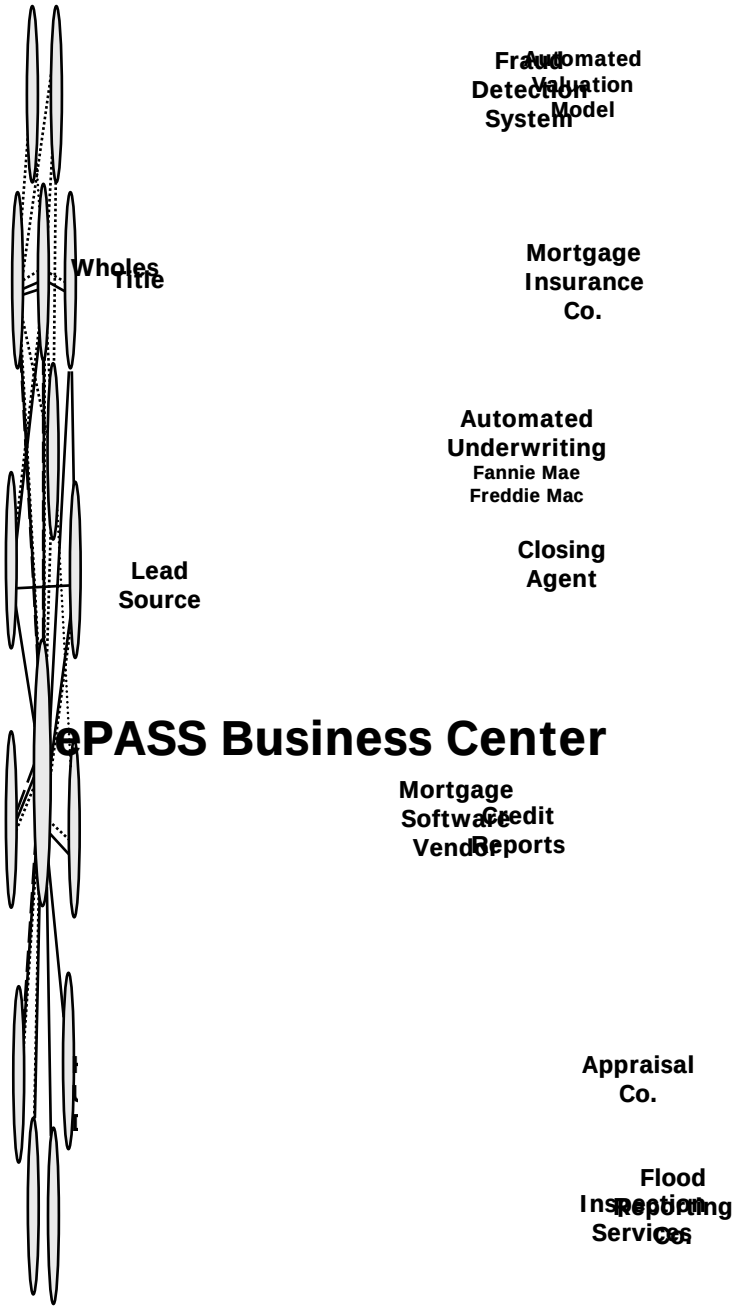
ePASS - Internet/WWW interfacing to Industry Partners (Credit, Appraisal, MI, Lenders, etc.)

While these programs are integrated, most can be used independently and can either supplement or replace your existing software program(s). Call us today for more details **(800)CON-TOUR** (266-8687) or, log on to www.contoursoft.com for more details.

The Mortgage Information Superhighway

Ellie Mae ePASS

The future of the industry is paved with a variety of communications options. Here, Scott Cooley* provides a model of how the mortgage industry could ideally function.

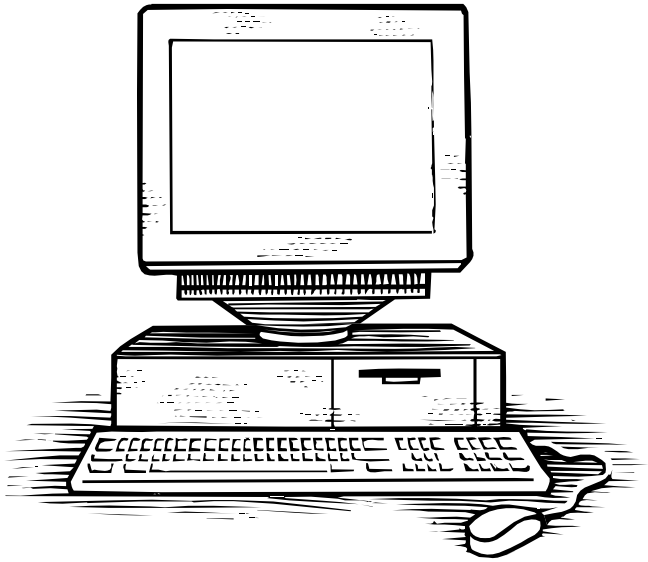


This chart represents your use of Contour Software with its numerous ePASS Partners

* Scott Cooley is the
Founder of Contour Software, Inc.

Internet (or EMail) _____
VAN .....
Direct Dial _ _ _ _ _ _

Personal Computer (PC)



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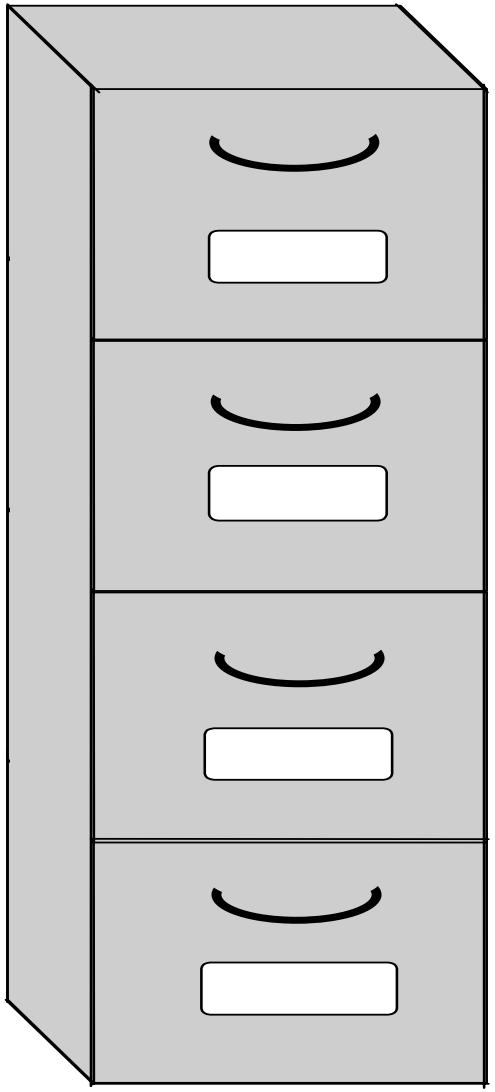
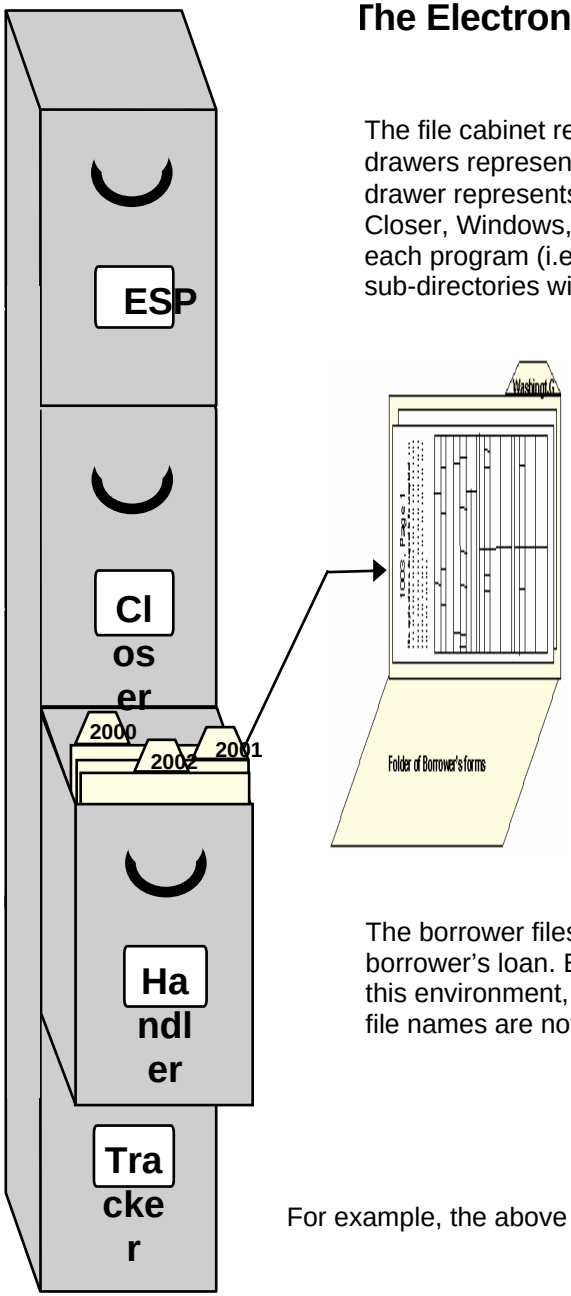
File Cabinet



Computer Hard Drives have labels & are commonly referred to as C or F; or they could be called H, M, T, etc. All PC's have at least a C drive.

A file cabinet is really just like a computer (Hard Drive); both hold files & folders of data.

The Electronic File



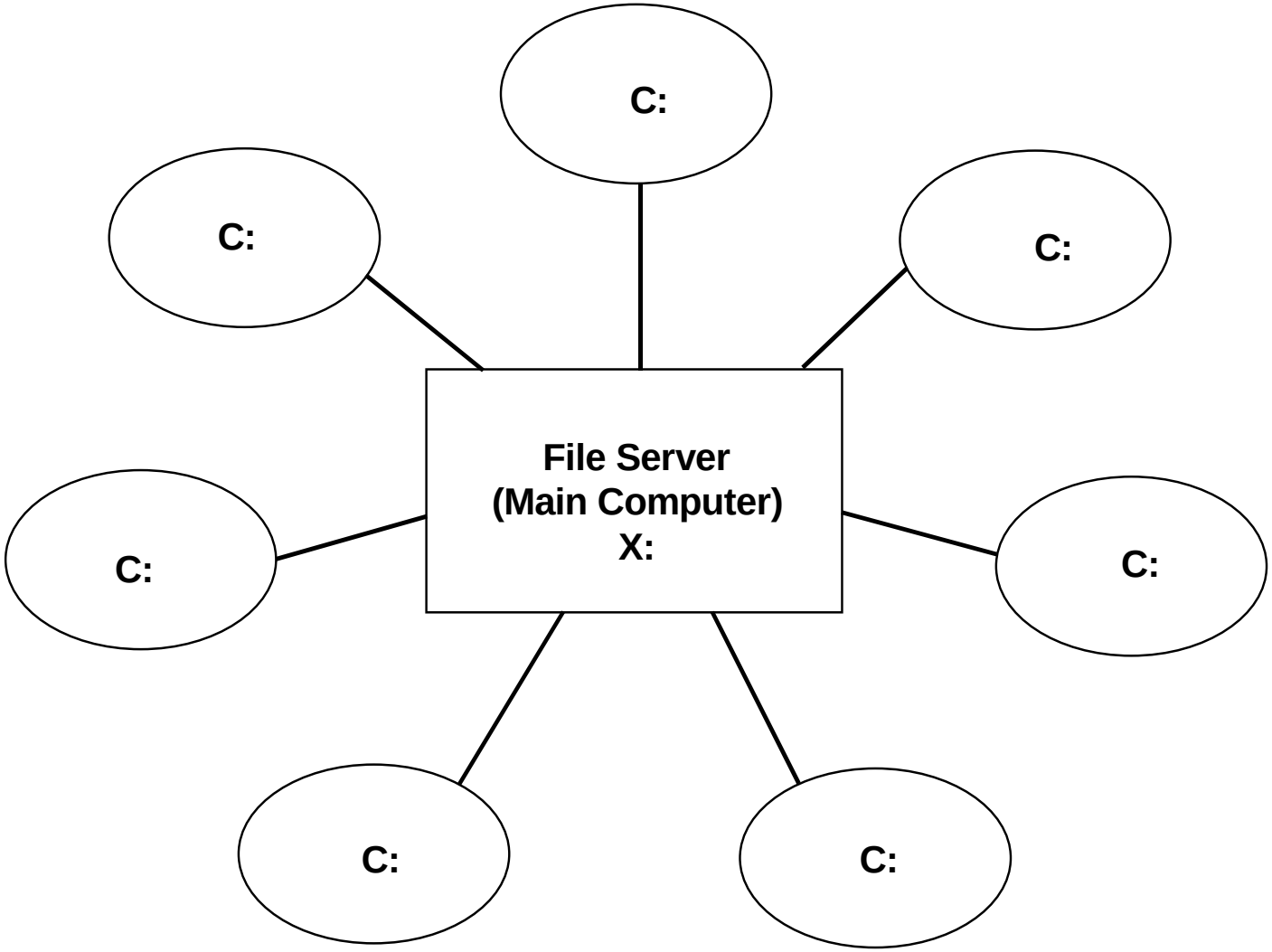
The file cabinet represents your stand alone computer. drawers represent directories in your computer. drawer represents a program (i.e. ESP, Finder, Closer, Windows, etc.). Most directories have each program (i.e. Closed98, Closed99, sub-directories within the Loans directory). Your computer is really just

The borrower files in your computer are like file folders. Each folder contains 1003's, VOE's, GFE's, etc. for a separate borrower's loan. Electronic borrower files have labels just like the paper file folder has a tab to identify the borrower. In this environment, computer file names are eight (8) characters or less (i.e. JONES or WASHINGT), so some computer file names are not identical to the complete borrower name. Our programs

For example, the above file for George Washington would be WASHINGT.G in a Contour program.

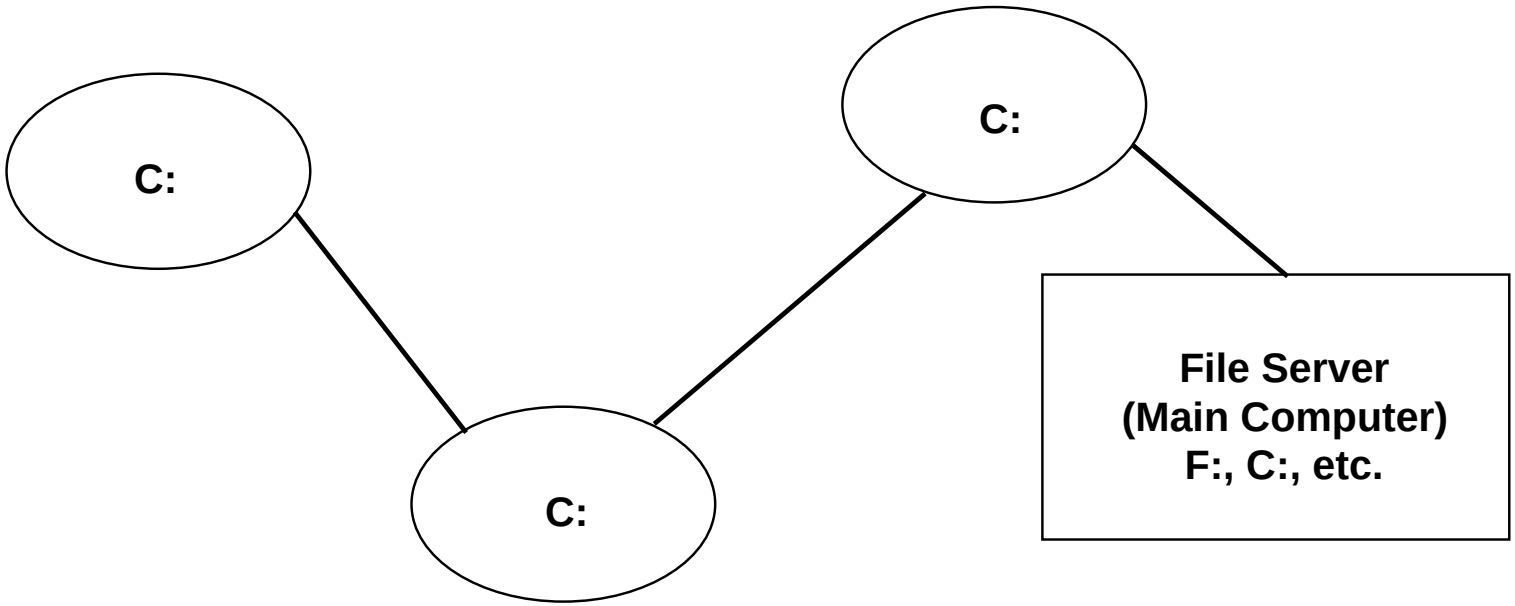
A Computer Network

A computer network is just a group of individual PC's (called work stations) that are tied together, so they can share data (i.e. electronic borrower file folders). The file server is the 'brains' of the system & has the fastest & most powerful hard drive or electronic file cabinet. Each work station has access to its own hard drive and/or the file server's hard drive.



A Computer Network
(Pier to Pier)

A computer network is just a group of individual PC's (called work stations) that are tied together, so they can share data (i.e. electronic borrower file folders). The file server is the 'brains' of the system & has the fastest & most powerful hard drive or electronic file cabinet. Each work station has access to its own hard drive and/or the file server's hard drive.



Computer Terminology

Automated Underwriting System (AUS) - The term used to describe computer programs that 'test' borrower files for accuracy and compliance. They match up borrower information (data) and guidelines (rules) and interpret them as a means of making underwriting decisions with computers.

Calculated Field - A field that is automatically 'calculated' (i.e. the math is automatic) by the program.

DOS / Disk Operating System - The PC based software program that some computers use to operate all the other software programs loaded onto the computer including Ellie Mae Software.

DOS (Command) Prompt - The most common beginning point on a computer using DOS (seen as C:\> on a PC, on a network it is usually seen as F:\> also known as the Root Directory Prompt).

> **C Prompt** - The most common beginning point on a stand alone PC using DOS (seen as C:\>), it could be D, E, etc.; also known as the PC's Root Directory Prompt.
>
> **F Prompt** - The most common beginning point on a network system using DOS (seen as F:\>), it could be G, H, Z, etc.; also known as the Network's Root Directory Prompt.

Default - A computer term that simply means the software provides an answer for that field; one that was pre-answered; in Handler you are always able to overwrite a defaulted field on a borrower by borrower basis.

Dialog Box - A Box or Mini-Window that appears with questions, choices or messages as you make selections and navigate through software programs that run in the Windows environment.

Downloading - Transferring information from one computer system to another (i.e. receiving information from the Internet on your computer).

Dumb Terminal - A user site on a Main Frame Computer System, Terminal Server or Citrix environment; it consists of just a keyboard and a monitor, no Hard Drive

Electronic Commerce (e-commerce) - The exchange of borrower data between a computer at one company (i.e. Mortgage Company) and another company (i.e. Credit Bureau, MI Company or Lender) via the Internet or World Wide Web. The ability to quickly and accurately transfer information without having to Fax or re-type data.

E-Mail - A method of electronic communication whereby people can receive, read, print, return or send messages (i.e. mail) to other people or other mail boxes via the Internet.

ePASS – The Ellie Mae system which allows the exchange of borrower data between a computer at one company (i.e. Mortgage Company) and another company (i.e. Credit Bureau, MI Company or Lender). The ability to quickly and accurately transfer information without having to Fax or re-type data.

ePASS Partner - A company that uses software that can import/export information between itself and Handler users

File Server - The central (main) computer or processing unit of a network computer system (i.e. the 'brains' of the system where most of the data is normally stored).

Home Page - An address on the World Wide Web. A site or location that contains information and 'links' to other sources of information that people can access from many other sites. A Master Menu on the WWW.

Icon - A small picture or graphic display of a software program or application in Windows. In Windows you activate programs or applications by pointing your mouse (your cursor) on an icon or command and clicking your mouse buttons.

In-File Credit Report - The brief credit report that gives you a quick look at a borrower's credit history; a prequal report.

Internet (Information Super Highway) - A network of many computers (Servers) that provides access to many, many other computers (Servers) and sources of information. A non-centralized system of computers (Servers).

Link - The ability of two (2) different computer software programs to 'talk' or communicate with each other for the purposes of sharing or transferring data or borrower information.

Login - To log onto and gain access to a network computer system, e-mail system or Web Page.

Logout - To log off of a system, recommended before you turn off your work station on a network.

Main Frame Computer\Terminal Server - A large computer system that can have a number of terminals or users yet it is different from either a PC or a PC based Network Computer System. It consists of the Main Frame Processing Unit itself and a number of dumb terminals all connected by cabling, phone or data lines.

Main Screen - The menu or screen that you see each time you start working in a software program; the beginning point or central area of a software program.

Menu Bar - The area at the top of *The Loan Handler* (and other Windows programs) containing headings for pull-down menu choices.

Modem - A piece of computer hardware that lets you use a telephone line and transmit data between different computers; they can be Internal or External Modems.

Network - A group of PC's (computers) that are all tied together and share the same programs and data, there are at least 2 computers on a network but it could many more.

Node - A work station on a network or terminal on a Main Frame Network.

Notebook Computer - A smaller Personal Computer (PC) - a stand alone unit - that is portable (it may be able to connect to the network system); formerly called Laptops.

Novell/NT - The network operating system used to operate network software programs.

Palm Top – A even smaller version of a Notebook Computer.

PC / Personal Computer - A desk top computer, a stand alone unit that is a separate computer (it may or may not be part of a network system).

Root Directory - The main directory of your computer (usually C:\> on PC's and F:\> on networks).

Scroll Bar - The bars on the right side and bottom of windows or dialog boxes that let you move vertically or horizontally through a form by clicking the scroll arrows or dragging the scroll bar to different positions.

Search Engine – Special Web Sites/Programs that provide the service of finding URL's (Web Site Locations) that contain a key word or topic that you are interesting in (i.e. Yahoo, Excite, Alta Vista, etc.).

Splash Screen - Segments of the ePASS menu where the ePASS partners connectivity can be activated. The colorful, graphical screens that give you electronic access to a ePASS partner's Web Site.

Status Bar - The line at the bottom of a form or document window that shows information in *The Loan Handler* it shows such as the borrower name, type of loan, ratios of loan and the current field number (where cursor is located).

Tape Back Up - A method of backing up your electronic data (i.e. borrower files); uses tapes instead of diskettes.

Task Bar - The special Status Bar on Windows 95/98 (and newer) PC's that includes the [START] button. Usually, it's at the bottom of you screen and it shows you what programs and/or folders are open on your desktop.

TLC - ***The Loan Closer*** software program from Ellie Mae that Closers/Underwriters use to create closing documents for various loan programs.

TLH - ***The Loan Handler*** software program from Ellie Mae that Processors use to process and transfer data for your loans.

TLT - ***The Loan Tracker*** software program from Ellie Mae that Management and Processors (although others in your operation can use it as well) use to generate reports on any information contained in the other Ellie Mae programs.

Toolbar - Another bar underneath the Menu Bar that contains buttons representing features you use often. If you place your mouse pointer over each button, a tiny label will appear indicating what feature or task that each button will do.

TRF (ALLREGS) - *The Reg Finder* software program that allows you to access the various regulation manuals; government guidelines accessible from your computer; Fannie, Freddie, FHA, VA, HUD Special Projects, MI Companies, etc.

URL (Uniform Resource Locator) - A identifier which describes the location of a particular piece of information, document or data including the protocol used to find and/or retrieve that information from other computers systems or networks (e.g. http://www.mtgloan.com is Ellie Mae's Internet Services Home Page on the World Wide Web that has samples of their work).

URLA (Universal Residential Loan Application) - Fannie Mae's 1003 Form. Freddie Mac's 65 Form. A Residential Mortgage Application as it is referred to by most in the industry and within Ellie Mae programs.

Value Added Network (VAN) - Industry specific software. A re-packager of data that enables various parties to exchange data even though the parties use different software programs with different software 'languages.' Examples are Fannie Mae DO/DU, Loan Prospector, Credit Bureaus, etc.

Windows95/98/ME/2000/XP (and newer) - The different versions of Microsoft's Windows products. We recommend having a Windows consultant handy to keep you up to date.

Windows 'Desk Top' - The term used to describe the initial screen that comes up when working in a Windows95/98 (and newer) operating environment. It shows you what folders and shortcuts are easily accessible to you.

Work Station - A PC (personal computer) on a network system.

World Wide Web (WWW) - Also known as the Super Information Highway. A system of many networks of computers that provides access to many, many other sources of information with the added benefit of being able to link all over the world (i.e. like a spider web of multiple network computer systems). A non-centralized system of computers (Servers).

Zip Drive – Similar to the Tape Back Up. It's a method of saving/storing your computer data.

Three Primary Menus To Work With

While *The Loan Handler* is one of the most sophisticated and feature rich processing modules in the industry and there are many options available to our users (i.e. loan officers and processors), most will spend the majority of their time with the following three (3) menus:

1. The Processing Forms Menu (Also Top Left Menu)

This menu gives you access to the various Forms available in the program. Simply choose the appropriate Form name from the list and enter the borrower data as needed. Notice that the list includes Forms for specific companies in addition to normal Government Agency Forms or Handler Forms; Forms from Lenders/Investors, MI Companies, Appraisers, etc.

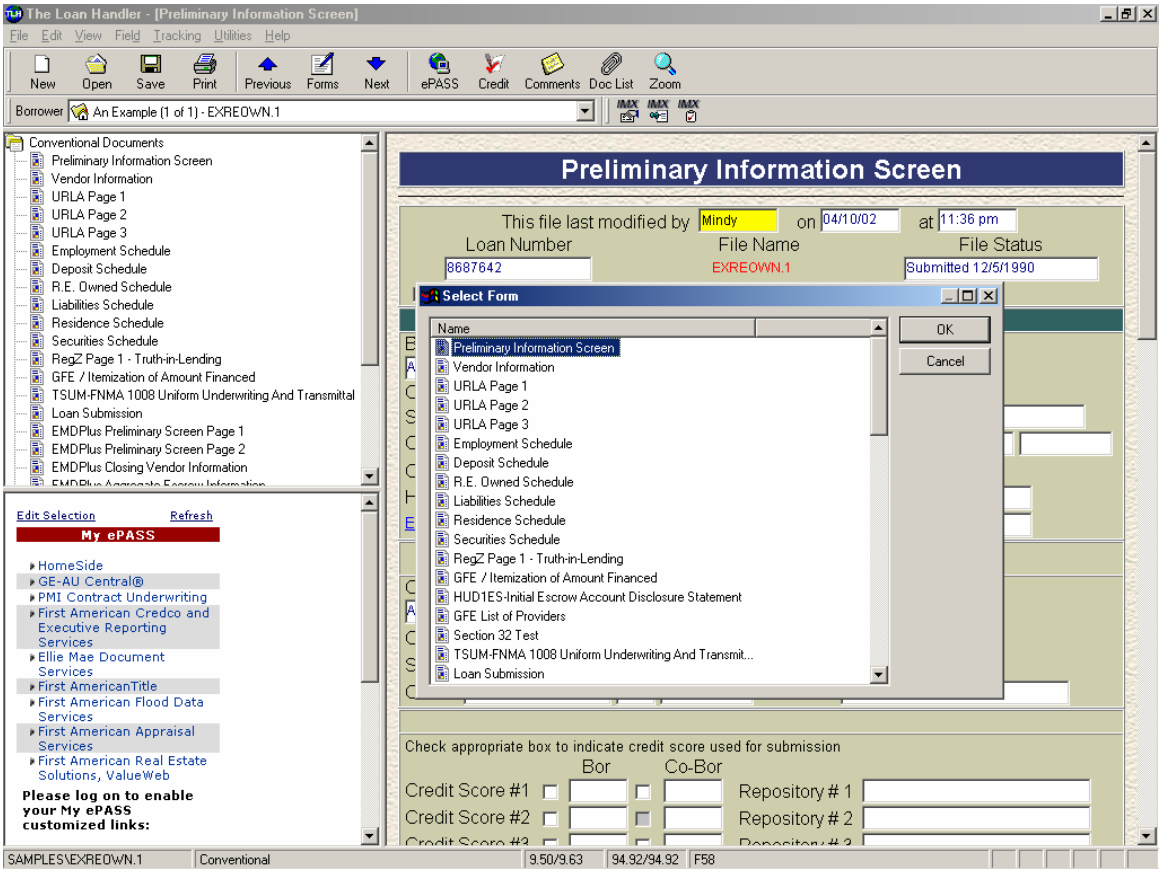
2. The Print Menu (the Box Menu)

This menu gives you the ability to print the Forms that you have filled out from the Processing Forms Menu

3. The ePASS Menu (Bottom Left Corner)

This menu gives you access to the two hundred plus ePASS Partners via the Internet.

The next three pages show screen captures of these three menus and are an example of what these menus look like.



The Processing Forms Menu

(Also Top Left Menu)

This is an example of The Processing Forms Menu. The list shows you all the current forms available in the program; Handler Forms: Prelim Information, Vendor Information, Loan Submission, etc.; Government Agency Forms: the Application, Verifications, Transmittal Summary; and Company Specific Forms: Bay Banc Mtg. Submission Form; United Guaranty Mtg. Ins Application, MGIC MI Application, etc.

If you envision *The Loan Handler* as a computerized typewriter then it's easy to see how our program helps you fill out forms. Simply select one form at a time from this menu, place it in our computer screen and fill out the data fields as they are presented. One huge advantage of the program however is that as you type information (borrower data) onto a form it automatically carries that information over to other forms and enables many of the calculations that are required in order to submit a loan file to underwriting. Handler has always provided a 'forms-on-the-screen' look that makes *TLH* extremely easy to use since you type data onto forms you already know and recognize.

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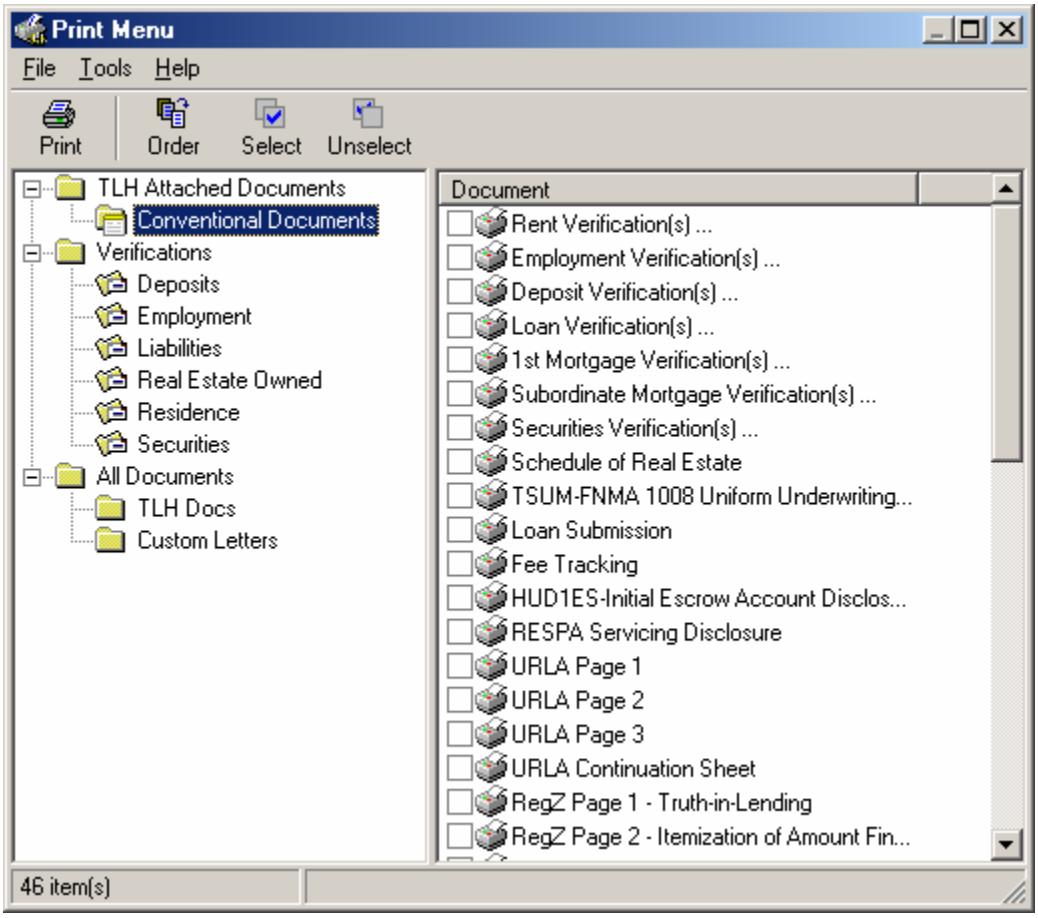

The Print Menu

(Print Box)

This is an example of The Print Menu. The list shows you all the current forms available for printing in the program; Handler Forms: Recap Sheets, Loan Submission, Custom Letters, etc.; Government Agency Forms: the Application, Verifications, Transmittal Summary; etc. and Company Specific Forms.

If you envision *The Loan Handler* as a computerized typewriter then it's easy to see how our program helps you fill out forms and, once filled out, enables you print them. Simply select the desired forms from the list, <CLICK> on [Print], have them signed, and submit them to underwriting.

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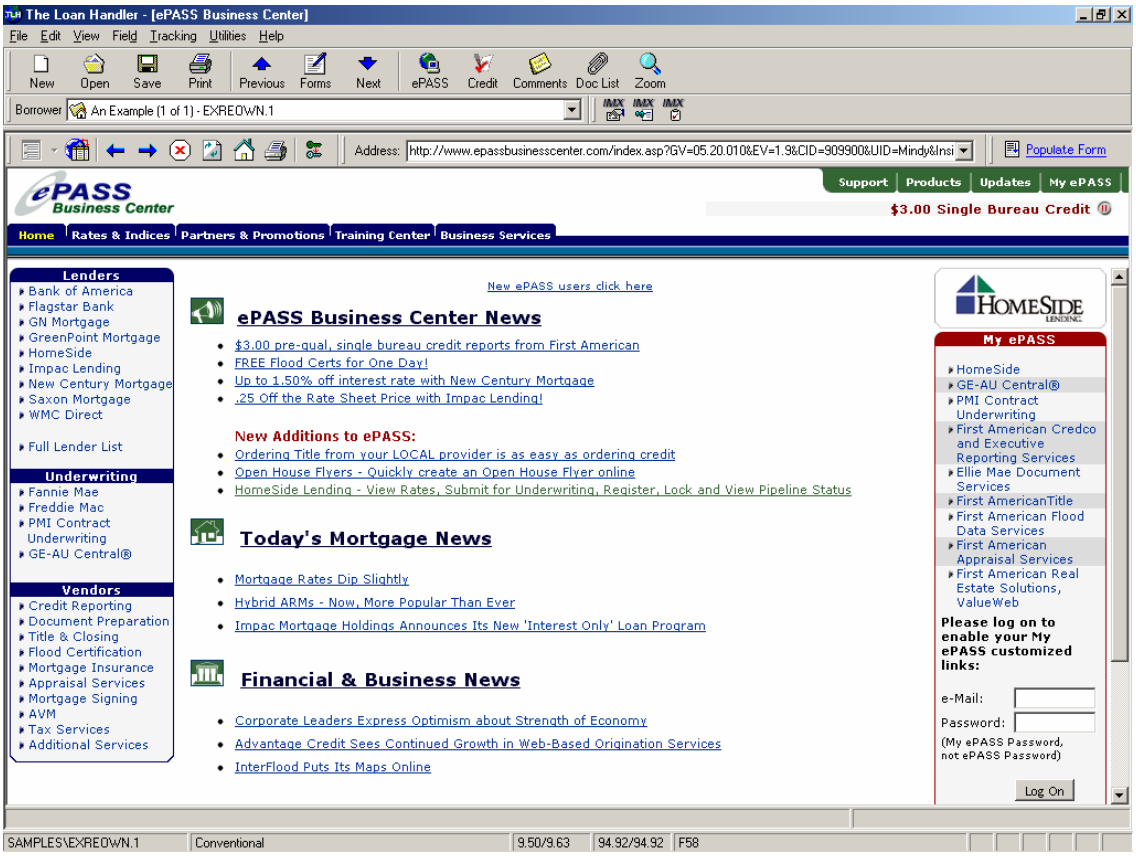
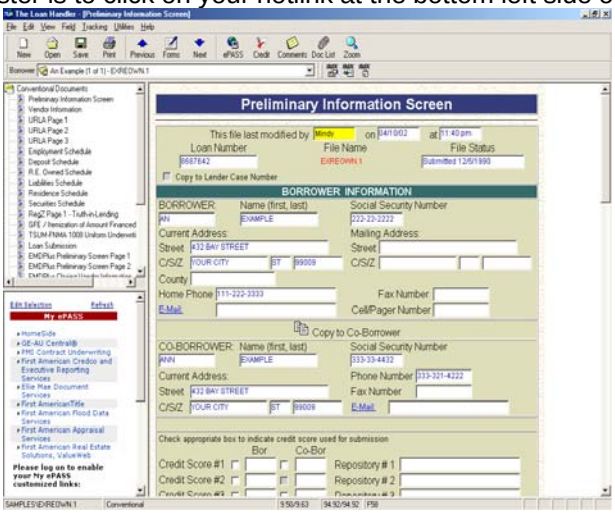

The Loan Handler - [ePASS Business Center]
File Edit View Field Tracking Utilities Help
New Open Save Print Previous Forms Next ePASS Credit Comments Doc List Zoom
Borrower An Example (1 of 1) - EXREOWN.1
Address: http://www.epassbusinesscenter.com/index.asp?GV=05.20.010&EV=1.9&CID=909900&UID=Mindy&Insi
Populate Form
ePASS Business Center
Support Products Updates My ePASS
$3.00 Single Bureau Credit
Home Rates & Indices Partners & Promotions Training Center Business Services
Lenders
Bank of America
Flagstar Bank
GN Mortgage
GreenPoint Mortgage
HomeSide
Impac Lending
New Century Mortgage
Saxon Mortgage
WMC Direct
Full Lender List
Underwriting
Fannie Mae
Freddie Mac
PMI Contract Underwriting
GE-AU Central®
Vendors
Credit Reporting
Document Preparation
Title & Closing
Flood Certification
Mortgage Insurance
Appraisal Services
Mortgage Signing
AVM
Tax Services
Additional Services
New ePASS users click here
ePASS Business Center News
$3.00 pre-qual, single bureau credit reports from First American
FREE Flood Certs for One Day!
Up to 1.50% off interest rate with New Century Mortgage
.25 Off the Rate Sheet Price with Impac Lending!
New Additions to ePASS:
Ordering Title from your LOCAL provider is as easy as ordering credit
Open House Flyers - Quickly create an Open House Flyer online
HomeSide Lending - View Rates, Submit for Underwriting, Register, Lock and View Pipeline Status
Today's Mortgage News
Mortgage Rates Dip Slightly
Hybrid ARMs - Now, More Popular Than Ever
Impac Mortgage Holdings Announces Its New 'Interest Only' Loan Program
Financial & Business News
Corporate Leaders Express Optimism about Strength of Economy
Advantage Credit Sees Continued Growth in Web-Based Origination Services
InterFlood Puts Its Maps Online
HOMESIDE LENDING
My ePASS
HomeSide
GE-AU Central®
PMI Contract Underwriting
First American Credco and Executive Reporting Services
Ellie Mae Document Services
First AmericanTitle
First American Flood Data Services
First American Appraisal Services
First American Real Estate Solutions, ValueWeb
Please log on to enable your My ePASS customized links:
e-Mail:
Password:
(My ePASS Password, not ePASS Password)
Log On
SAMPLES\EXREOWN.1
Conventional
9.50/9.63
94.92/94.92
F58

The ePASS Business Center

(Quick Liinks on Bottom Left Corner)

This is an example of The ePASS Business Center. The list shows you all the current ePass categories available in the program; Lenders, Mortgage Insurance, Credit Bureau, Flood Certification, Appraisal, Automated Underwriting etc. All ePass partners use the Internet or World Wide Web.

If you envision *The Loan Handler* as a computerized typewriter then it's easy to see how our program helps you fill out forms with the important added benefit of allowing the electronic transfer of data between other vendors involved with the loan. Simply <CLICK> on the ePASS Icon and select the appropriate item, then let your computer do the rest. Even Faster is to click on your hotlink at the bottom left side of the main screen.



These lists will continue to grow as more and more vendors involved in residential lending markets climb on board the ePASS Bandwagon. If your current vendors don't offer you this important capability have them call our ePASS Managers at 1-800-CONTOUR (266-8687) for details on how they can catch up to their competitors.

Moving Around The Program

Menu Bar/Shortcut Keys

Click on the appropriate Menu Bar word and then select the appropriate option from the drop down list. (e.g. File / Save)

OR

Press the appropriate shortcut key, which requires pressing and holding the **Control <CTRL>** or the **Alternate <ALT>** key while pressing a designated key (e.g. **<CTRL><S>** (Save)).

OR

Choose any menu command with the keyboard. Press **ALT** + the letter underlined in the Menu Name, and then press JUST the letter underlined in the drop-down menu (e.g. **ALT + F** for File and **S** for Save)

File

New Borrower…	
Open Borrower…	Ctrl + L
Save	Ctrl + S
Close	
Add Co-Mortgagor	
Remove Co-Mortgagor	
Merge Template...	
Send Mail to Contact	Ctrl + E
Print…	Ctrl + P
Exit	

L, Load	Quickly access a borrower directory to either load another borrower's file while closing the file you are currently working on or look at a recap of another borrower.
S, Save	Save information in your borrower's file on your demand
P, Print	Access the Print Menu
E, Email	Send an email to a Contact.

Edit

Undo	Alt + Bksp
Cut	Ctrl + X
Copy	Ctrl + C
Paste	Ctrl + V
Delete…	
Select All…	

Alt + Bksp	Undo the last command; restore previous data (ONLY works if you are still in the same field that you want to undo)
X, Cut	Cut/Remove selected text - easily erase a field and move on to next field
C, Copy	Copy selected text to be duplicated some where else
V, Paste	Paste previously cut or copied text to current cursor location or field

View

Next Form	Ctrl + A
Forms List	Ctrl + W
Doc List	Ctrl + Y
Previous Form	Ctrl + B
Calculator Window	
Calendar Window	
User Options	

A, Ahead	Bring you forward one screen
W, Where	Brings up the forms menu
Y, You Add	Brings up the Document List to manually add docs to current loan
B, Back	Brings you back one screen

Field

Freeze Field	Ctrl + F
Lock Field	Ctrl + K
Go to Field	Ctrl + G
Zoom Database	Ctrl + Z

F, Freeze	Override a calculated field; to freeze in your own answer or value; it also changes the field color as a reminder that the field was frozen
K, Lock	Control access and editing capability to specific fields (i.e. Locks a field so it can't be changed later on by someone without the authority to do so)
G, Go To	Advance to a specific field in the program; it advances to the very next place in the program where that field is located; continue advancing to each place to check them all
Z, Zoom	Access and/or create a listing of available choices in a database (i.e. Zooms into a list of Originators, Appraisers, Depositories, Branches, Print Menu Choices, etc.)

Tracking

Current Date	Ctrl + D
Current Time	Ctrl + T
Needed	Ctrl + N
Ordered	Ctrl + O
Reordered	Ctrl + R
Filed	Ctrl + I
Missing Information	Ctrl + M

D, Date	Places 'today's date' into the field where cursor is located
T, Time	Places an Current Time into the field where the cursor is located
N, Needed	Places an 'N' for Needed and the date in the appropriate field
O, Ordered	Places an 'O' for Ordered and the date in the appropriate field
R, Reordered	Places an 'R' for Reordered and the date in the appropriate field
I, In File	Places an 'F' for Filed and the date in the appropriate field
M, Missing	Brings up the Missing Information Report

Utilities

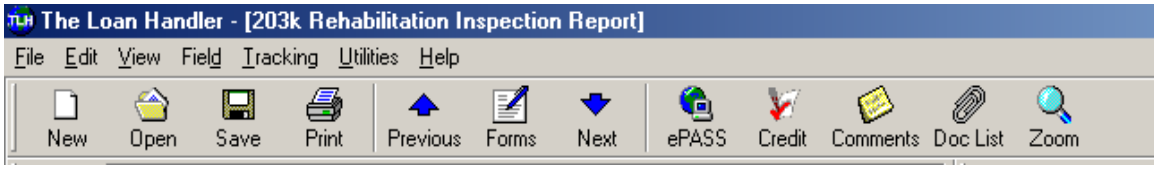
ePASS Business Center
Amortization Schedule
Borrower Comments
Conditions List
Custom Letters
Ellie Mae Docs Plus
IMX Exchange
Liability Import
Borrower Recap Report
The Imaging Option
Update Borrower File
Direct Word Interface
Print All Verifications
Borrower Quick Update
Web Reporter
Batch Word Interface
Word Data Merge Export
CIS Borrower Import
Fannie Mae DU 3.0 File Import
Transfer Borrower Utility
Zipcode Database Maintenance

Help

Contents…
Field Ctrl + H
Technical Support
Contour on the Web
About the Program

Ctrl + H	Access ‘Field Specific’ Help Information

Toolbar/Shortcut Keys


The Loan Handler - [203k Rehabilitation Inspection Report]
File Edit View Field Tracking Utilities Help
New Open Save Print Previous Forms Next ePASS Credit Comments Doc List Zoom
1 2 3 4 5 6 7 8 9 10 11 12

	Button Label (from left to right)	Shortcut Key(s)	Description
1	Move to Next page	Ctrl A (Ahead)	Move to the Next Form
2	Move to Previous Page	Ctrl B (Back)	Move to the Previous Form
3	Copy	Ctrl C (Copy)	Copies Selected Data
4	Email	Ctrl E (Email)	Send an Email to a Contact
5	Freeze	Ctrl F (Freeze)	Overwrites a Field
6	Create New Borrower	Alt F (File) / N (New…)	Create a New Borrower File Folder (EMF)
7	Go To	Ctrl G (Go TO)	Brings you to a Specific Field
8	Help	Ctrl H (Help)	Field Specific Help
9	In File or Filed	Ctrl I (In File)	Puts a Filed date into a Field
10	Locks/Unlocks	Ctrl K	Locks/Unlocks a Field
11	Open Existing Borrower	Ctrl L (Load Borrower)	Display Current Borrower Directory/List
12	Missing Information Report	Ctrl M (Missing)	Brings up the Missing Information Box
13	Item is Needed	Ctrl N (Needed)	Puts a N into a Field
14	Ordered Date	Ctrl O (Ordered)	Puts a Ordered date into a Field
15	Print Borrower Forms	Ctrl P (Print Borrower Forms)	Display Print Menu
16	Re-ordered Date	Ctrl R (re-ordered)	Puts a Re-ordered Date into a Field
17	Save Borrower Data	Ctrl S (Save Borrower File)	Save Borrower File (keeping File Open)
18	Time	Ctrl T (Time)	Puts the Current Time into a Field
19	ePASS Business Center	Alt U (Utilities) <Enter>	Access our *ePASS* Partners
20	Paste	Ctrl V	Pastes Copied Data
21	Select Forms	Ctrl W (Where)	Select from the List of Forms
22	Cut	Ctrl X	Cuts selected data out and puts it on the clipboard
23	Doc List	Ctrl Y	Access Your Document list to add screens on the fly.
24	Zoom to a Database	Ctrl Z (Zoom) / <Double Click>	Zoom Into a Database/List of Choices

Cursor Movement Keys

(Moving the Insertion Point around)

The Insertion Point is the blinking line that represents the Cursor's position within Windows programs. Most of these keys are fairly self-explanatory and are real time savers. They help you move from one place to another within the program quickly and easily. Many of these keystrokes will be familiar to you from other software programs like Word Perfect, Microsoft Word, Lotus 123, Microsoft Excel, etc.

Within a **FORM**:

- <ENTER>: move forward one (**1**) field at a time

- <SHIFT>+<ENTER>: move backward one (**1**) field at a time

- <PAGE UP> **/** <PAGE DOWN>: move forward/backward approx twenty (**20**) fields at a time

- <TAB> **/** <SHIFT>+<TAB>: move quickly forward/backward to the next major section or from group to group

- <CTRL>+<HOME> **/** <CTRL>+<END>: move to the first/last field on a form

Within a **FIELD**:

- <LEFT ARROW> **/** <RIGHT ARROW>: move left/right one (**1**) character at a time

- <CTRL>+<LEFT ARROW> **/** <CTRL>+<RIGHT ARROW>: move left/right one (**1**) word at a time

- <BACK SPACE>: move to the left **AND** erase one (**1**) character at a time while pulling over all characters to the right

- <DEL>: deletes one (**1**) character at a time **AND** pulls over all characters to the right

- <ESC>: will Restore the data in a field if you have typed over or erased something by accident. CAUTION: this **ONLY** works if you have not advanced past the field that you want to restore (i.e. once you move on to the next field the system can **NO LONGER** restore the previously erased item; it accepts the field as is and moves on).

Miscellaneous:

- Windows programs can be operated with a **Mouse**. Simply move the Pointer (Insertion Point) to the desired place or field and <CLICK> the appropriate Mouse Button to move to that spot or activate a selection or feature

- <SPACEBAR>: selects or tags an item; marks it for inclusion in your task (i.e. as in tagging a form for printing); to unselect or untag an item simply press <SPACEBAR> again

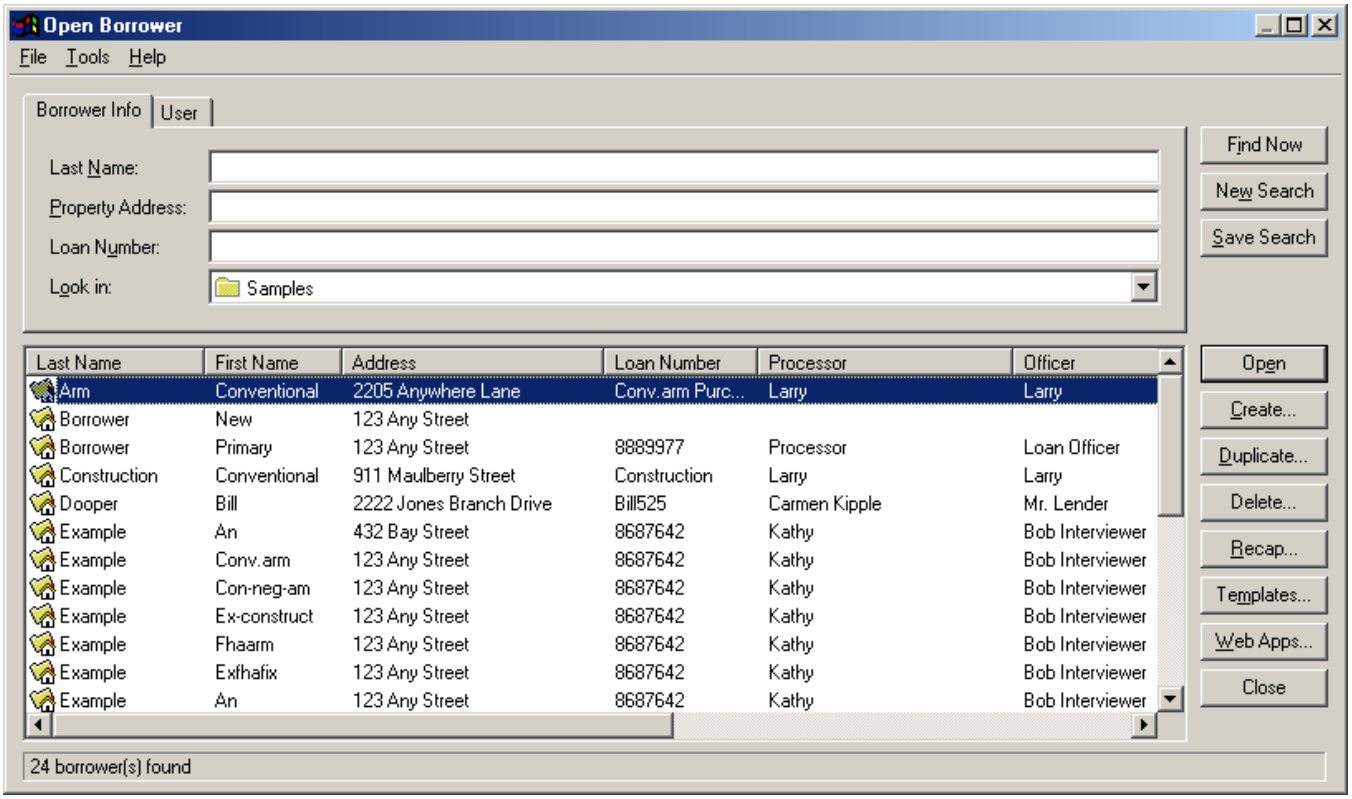
- <**?**>: Question Marks in any field that you need (or think you need) but don't currently have; a Custom Letter (1missing.ltr), the Missing Information Form, or Missing Information Report in *TLT* can provide a list of these Question Marks **AND** what these fields are known as or used for; to view a complete list, see Utilities / Missing Information Report

- <ESC>: will close a secondary window or dialog box and return you to your previous task or location

- Scroll Bars show you where the cursor is positioned in relation to the choices available for that feature (sometimes referred to as elevators and/or escalators). They remind you that there are more options than can be seen from your present position and can be moved by using the mouse. Some move Vertically and some move Horizontally

- Handler formats Dollar Numeric data fields for you, so typing "**.00**" throughout the file is not necessary and a typical borrower's file has hundreds of Dollar Numeric data fields; it can literally save you hundreds of keystrokes per file!

Borrower File Directory


Open Borrower
File Tools Help
Borrower Info User
Last Name:
Property Address:
Loan Number:
Look in:
Samples
Find Now
New Search
Save Search
Last Name | First Name | Address | Loan Number | Processor | Officer
Arm | Conventional | 2205 Anywhere Lane | Conv.arm Purc... | Larry | Larry
Borrower | New | 123 Any Street
Borrower | Primary | 123 Any Street | 8889977 | Processor | Loan Officer
Construction | Conventional | 911 Maulberry Street | Construction | Larry | Larry
Dooper | Bill | 2222 Jones Branch Drive | Bill525 | Carmen Kipple | Mr. Lender
Example | An | 432 Bay Street | 8687642 | Kathy | Bob Interviewer
Example | Conv.arm | 123 Any Street | 8687642 | Kathy | Bob Interviewer
Example | Con-neg-am | 123 Any Street | 8687642 | Kathy | Bob Interviewer
Example | Ex-construct | 123 Any Street | 8687642 | Kathy | Bob Interviewer
Example | Fhaarm | 123 Any Street | 8687642 | Kathy | Bob Interviewer
Example | Exfhafix | 123 Any Street | 8687642 | Kathy | Bob Interviewer
Example | An | 123 Any Street | 8687642 | Kathy | Bob Interviewer
Open
Create...
Duplicate...
Delete...
Recap...
Templates...
Web Apps...
Close
24 borrower(s) found

Here's where you manage the Files created within *TLH.* Note in the left corner it notes this directory is holding 24 files. The Last Name box reflects what you have typed. For instance, if you want to find the File for Andy Example - listed as: Example, Andy - simply start typing the last name (i.e. EXA is enough to find the Example files) and <CLICK> [Find Now] button. The Search String box shows EXA as it has found and highlighted the first EXA match. To reset the Search String erase what was in the box and <CLICK>[Find Now] button. Please MOVE your 'Dead' Files (Closed, Denied, Rejected, Withdrawn, etc.) to an appropriate folder or directory at least once every month!

The [Open] button will open up the borrower file you have selected. You can also open a borrower file by selecting and double clicking or selecting and pressing the [Enter] key on your keyboard.

The [Create] button will create a new borrower file in the selected directory.

The [Duplicate] button allows you to make a copy of an existing loan. This is great for First and Second Mortgages (i.e. EXAMPLE.1 and EXAMPLE.2) and/or for Refinances of previous loans (i.e. EXAMPLE2.A or EXAMPLE3.A).

The [Delete] button will delete and selected file. There is NO RECOVERY of the file once you have deleted it.

The [Recap] button will bring up a recap report on any file selected. This can be done while you have another file open.

The [Templates] button gives you access to the Special Files or Template Files where you can Pre-Set or Pre-Answer Fields of data throughout the various forms in the program (i.e. Fees and Charges on GFE's) (see the sheets entitled Creating and/or Editing Template Files).

The [Web Apps] button allows you to download borrowers applications from your Ellie Mae Website.

The [Close] button closes this window. Pressing [Esc] on your keyboard will also close this window.

CREATING A BORROWER FILE

The value entered in **F1172, Type of Loan**, determines which input and output forms are used to create the loan package. When you create a new loan package, the first thing that you do is select a template. The Loan Handler comes with templates for basic Conventional, FHA, and VA loans. These templates already contain the "standard answers" for fields applicable to the loan type. You can use these templates as the base from which to create your own custom templates.

Create a Borrower File

1. Open The Loan Handler.
2. Click on the **New** button on the toolbar or select **File|New Borrower** from the menu bar.
3. Select the appropriate template. The file will open to the *Preliminary Information Screen*.
4. Click **Save** at any time to save the file. Otherwise, you will be prompted to save the file upon exit.

Save and Name a Borrower File

1. Click **Save** at any time, or
2. Click on **File|Close Loan**.
3. The *Save Borrower* window will open. Select the appropriate file path to the folder in which you want the file to be stored.
4. Enter a filename consisting of up to eight characters with a one-character extension, e.g. SMITH.J or MARTINEZ.R.
5. Click **OK** to save the file.

Additional Tips:

- When you have borrowers with similar names then we suggest the following approach. Consider the Auto Numbering feature (see the *TLH* Manual) or try the following: if the file for Bob Smith has the File Name SMITH.B and you tried to create another SMITH.B, the system will alert you to the fact that the file already exists and it won't let you create two files using the same computer File Name. Since the directory already has one SMITH.B, any additional SMITH.B's would need to appear as SMITH**2**.B, SMITH**3**.B, SMITH**4**.B, etc.

- This only comes into play when the first initial happens to match an existing file with same first initial and the same last name. For the SMITH example, if the new file is SMITH.B and there was no file already called SMITH.B then the program would not give you an Error Message. Normally you will have multiple files named SMITH (i.e. SMITH.A, SMITH.B, SMITH.C, SMITH.D, SMITH.E, etc.) but only a few that are exact duplicates.

- Be sure to use the [Duplicate] button when creating exact copies of existing files (i.e. for a 2nd mortgage or a Refi).

* Auto Numbering (see the *TLH* Manual) may be the recommended method for those companies with multiple branches and/or off site Originators since it helps eliminate the possibility of duplicate computer File Names and/or overwriting files when transferring files (i.e. to/from diskette and/or different directories), if so step 2 above is slightly different.

How To Use Vendor Databases

Use the Loan Handler's Vendor Database to store contact information for vendors, so that redundant information does not need to be entered over and over again. The vendor database can be accessed from any field on the Vendor Information Screen **(Forms|Vendor Information Screen)** or from any vendor field within the borrower file (e.g. Schedule of Real Estate, Schedule of Deposit, etc.). Your Vendor Data Base can be exported to other applications for viewing, printing, etc. See below for instructions on selecting, searching for, adding, updating, and exporting vendors; and for changing the location of your vendor database.

1. Always remember to **First** search a database for the entry you want, and if it exists, simply select it. Press <CTRL><Z> (Zoom) or the [Zoom In] Tool Button to access the various databases. If the entry is one you do not want to create within your database (e.g. an out-of-state Bank or an uncle as Landlord that you'll probably never need again) then simply type that information directly into the borrower file and **DO NOT** access your database. That way the information will only exist in this one borrower file and will not appear within your database.

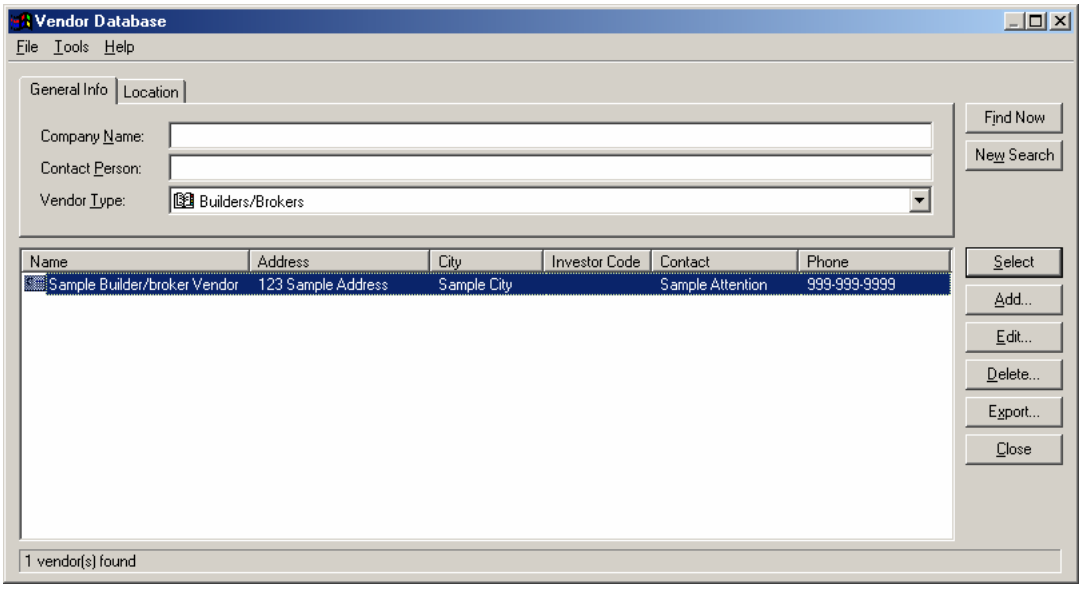
2. Remember to **only type** THE FIRST FEW LETTERS of the entry that you are searching for. The system will automatically try to find an exact match for you. This applies to all databases: Borrowers, Escrow Companies/Attorneys, Employers, Loan Officers, Processors, Branches, Landlords, Sources of Leads, etc.

Vendor Database Overview

1. To open the vendor database, position the insertion point in any vendor field on the Vendor Information Screen or other form:

- Press the **Zoom** button on the TLH toolbar.
- Press **<Ctrl+Z>**, or
- **Right-click** and select **Zoom**

2. The vendor database will open for the type of vendor in the active field and will display the most recent search results for that vendor type:



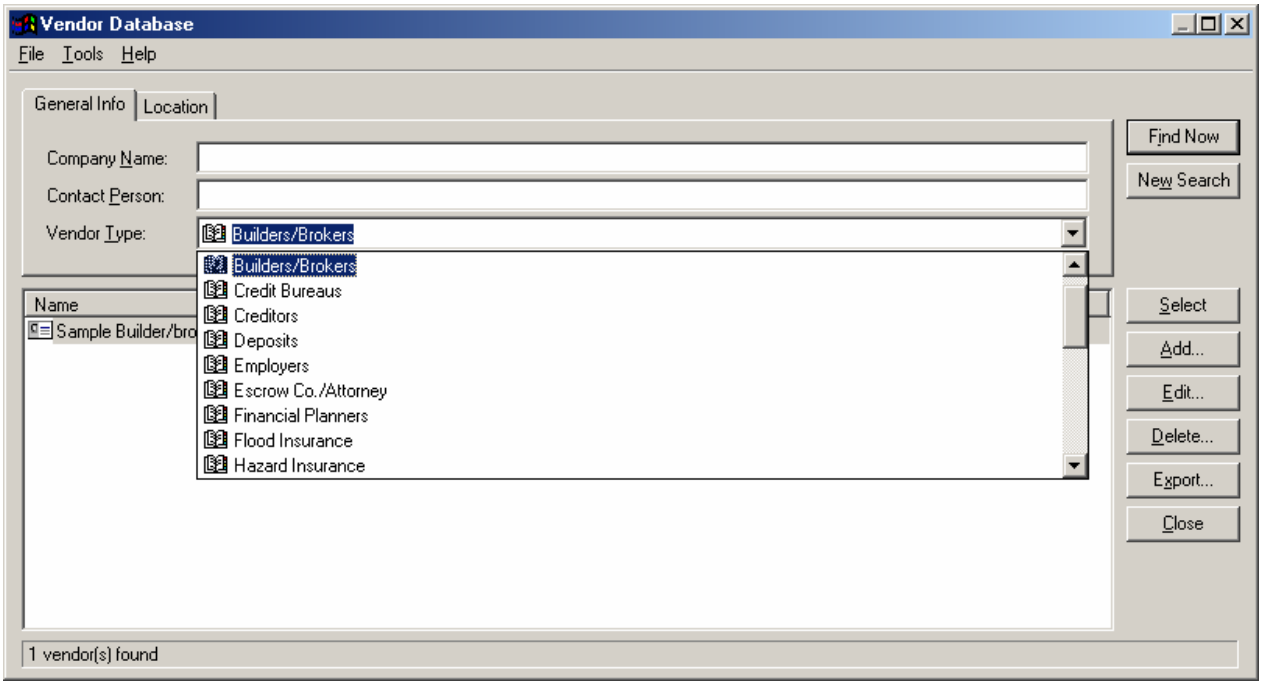
3. Press New Search to clear the search fields.

4. The vendor database screen is divided into two tabs:

- **General Info includes the *Company Name*, *Contact Person*, and *Vendor Type*.**

- **Location includes *Street Address*, *City*, and *State*.**

5. Vendors are categorized according to type. Click on the *Vendor Type* drop-down list to view the entire list of categories.



Search for all vendors of a specific vendor type

1. Select the *Vendor Type* from the drop-down box.
2. Press **Find Now**.
3. A list of all vendors in the specified category will display:

Use search criteria to narrow your search

1. To narrow your search parameters, use the *Company Name*, *Contact Person*, *Street Address*, *City*, and *State* fields as search criteria. For example, to find all Builders/Brokers in "Sample City":
2. Click on the **Location** tab and type "**Sample City**: in the city field.
3. Press **Find Now**. All vendors in "Sample City" are listed:

Select Vendor

To auto-populate the vendor information screen or a verif with the data for a vendor in the vendor database:

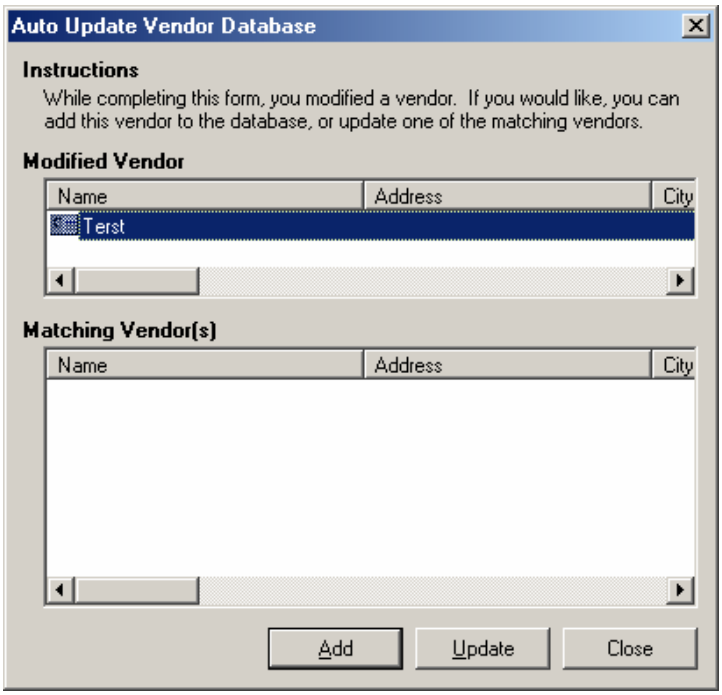
1. Position the insertion point on any vendor information field for the vendor type.
2. Zoom-in to the Vendor Database by pressing **<Ctrl+Z>** or other method.
3. Search to find the vendor that you want to use, highlight the vendor, and press **Select**.
4. You will return to the borrower file and the vendor information for the selected vendor will be filled in.

Add a new record to the vendor database

There are two ways to add a new record to the vendor database, **Auto Update** and **Add Vendor**.

Auto Update

Every time you enter a new vendor in any of the vendor information fields on the Vendor Information Screen or any of the verifs, the following message will appear:



2. Press **Add** to add the (new or) modified vendor to the vendor database.

3. Select a matching vendor and press **Update** to update the matching vendor with the modified vendor information.

4. If you do not want this screen to appear again for this loan, click on view, user options and under the Data Entry tab, uncheck the box.

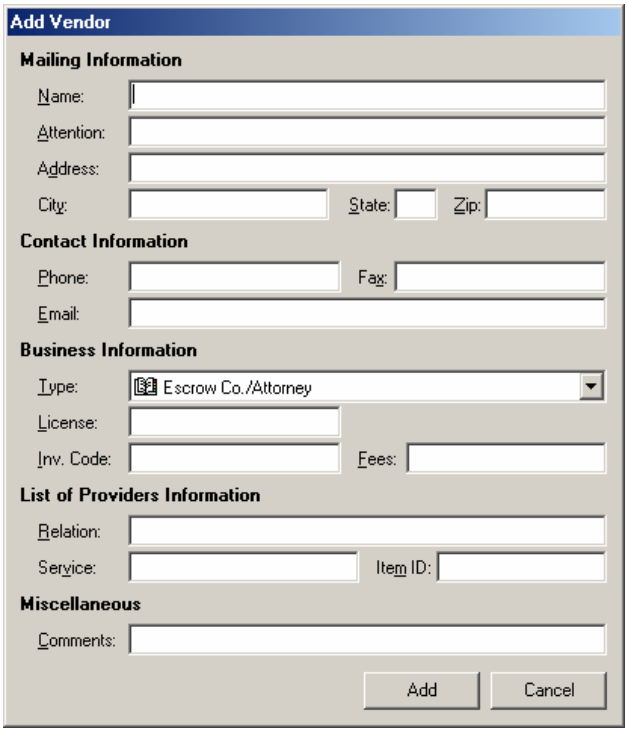
Add Vendor

To add a new vendor to the vendor database from the vendor database screen:

1. Go to any vendor field on the *Vendor Information Screen* or any verif, and Zoom-in to the Vendor Database by pressing **<Ctrl+Z>** or other method.

2. Select the *Vendor Type* from the drop down list.

3. Press **Add**. The *Add Vendor* screen will display:



4. Enter the appropriate information. Press **Add**. The vendor is now included in the Vendor Database.

Edit Vendor

There are two ways to edit an existing record in he vendor database, **Auto Update** and **Add Vendor**.

Auto Update

Any time you enter information for a vendor whose company name matches that of an existing record the message will appear:

Note that the address for the modified vendor differs from the address for the matching vendor.

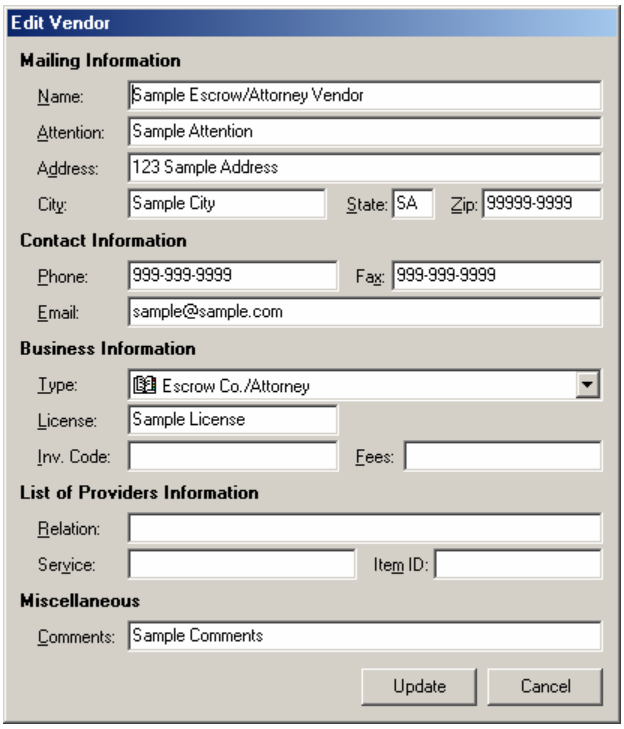
- To update the existing record to the address shown for the modified vendor, press **Update**.
- To Add the modified vendor as another record to the Vendor database, press **Add**.

To turn off the Auto Update feature, check the box at the bottom of the Add Vendor Screen. (circled in the example above)

Edit Vendor

To edit an existing vendor record from the Vendor Database screen:

1. Go to any vendor field on the *Vendor Information Screen* or any verif, and Zoom-in to the Vendor Database by pressing **<Ctrl+Z>** or other method.
2. Select the *Vendor Type* from the drop down list.
3. Search to locate the specific vendor record.
4. Highlight the vendor record and press **Edit.**
5. The *Edit Vendor* screen will display:



6. Enter the updated information, press **Update**:
7. The updated record is now listed in the vendor database:

PROCESSING INFORMATION SHEETS

Miscellaneous Data Entry Topics

This topic cover things that you just need to know and may not be available in your other notes so please keep it handy for your day to day use of the program. If you just can't understand how something works check these pages to see if your subject might be one of the ones listed below:

Taxes & Insurance Table / Impound Account Settings:

If you use the section of the Prelim Information Form that is called Taxes & Insurance Table / Impound Account Settings (near the top middle of the form), then consider whether you want to use the Annual Factors column (the first column in this section which calculates estimates based on percentages). The Factor Column takes a factor (i.e. .35 for Hazard Insurance) and multiplies it by the Loan Amount (i.e. 100000) and it produces a Yearly Total which when divided by 12 (months) equals a monthly amount and when you enter the Number of Months (i.e. 2) then equals the amount of your Impound or Escrow for that item. These estimated figures then also appear on the 2nd Page URLA, GFE, Second Page REG Z, etc.

Verification of Liabilities (VOL's):

Better than using these forms yourself, we recommend using an ePASS interface with your Credit Report Provider, but when working with VOL's follow these guidelines. A VOL must have at least a Liability Name, a Balance and a Payment. If there is no Balance or Payment on the account, **DO** put a 0 (Zero) in these fields.

Verification of Mortgage (Real Estate) (VOM's):

A VOM must have at least a Mortgage Holder Name, but it won't necessarily have a Balance and a Payment (i.e. some properties are owned outright or were inherited and if so, use the words 'FREE AND CLEAR'). If there is no Balance or Payment **DO NOT** put a 0 (Zero) in these fields. If the Property is owned outright, enter the words FREE AND CLEAR as the Mortgage Holder Name; in fact, that should be an entry in your Mortgage Holder database so it can be used over and over again. Better yet, when you create that entry place a space in front of the words FREE AND CLEAR so that it appears at the top of your list making it easier to find each time it is needed. If a borrower has already Sold and Closed on their existing property, do not include it as a VOM. The proceeds from the sale of the home will already be listed as an asset and would then be duplicated if the property is included as a current VOM.

Zooming into Databases:

When creating a new entry in a Vendor Database, use the mouse to advance through the fields or use the <TAB> and/or <SHIFT><TAB> keys

PMI:

On the Prelim Information Form, there is a field for PMI/VA Funding/FHA MIP factor (F1107). Use the specific factor for the type of loan you are using (i.e. FHA= .50, VA= N/A and Conventional = the chart from the MI Company you use for the specific LTV and MI program). If Conventional PMI is needed, then be sure to go to the First Page REG Z and fill in the section for PMI (near the bottom on the right). See the notes called Guide to REG Z (Truth-in-Lending) for more details.

HMDA/LARS Information:

There's Form that is called HMDA-LAR-Home Mortgage Disclosure Act which is worth using even if you don't have to report HMDA info. This is especially true if you have and use *The Loan Tracker* (the Reporting Program) since two of these fields: Type of Action Taken (F1393) and Purpose (F384) are used by the *Tracker* for many of its reports.

Loan Income & Costs:

This is another Form called Loan Income and Costs that is tied to *The Loan Tracker* and will generate Net Income information based on entries to this section. Data entered in this section does **NOT** affect the GFE or the TIL since the figures may be different and therefore, may be used differently for commissions, overrides and bonuses.

Deposit Information 2nd Page URLA:

This information comes directly from the VOD's (see the notes entitled Order of Data Entry) and aren't shown on this page. Enter as many VOD's and accounts as needed for your files since there is no limit to the number of VOD's, VOE's, VOM's, VOL's, VOR's and Comment Pages. You can have as many as needed even though there is only room for four (4) Depositories on the 2nd Page URLA. Any more than four (4) will automatically appear on the Continuation Page(s). REMEMBER: Please use the <CTRL><Z> (Zoom) feature when describing the Account Type(s) since these are the acceptable terms used by Freddie and Fannie for their Automating Underwriting system and special codes are associated with these selections.

Schedule of Real Estate 3rd Page URLA:

This information is also governed by a question on the top of page 3 of the 1003 by a General Questions: Automatically Transfer Information From The VOM's to the URLA? If the question is answered 'N' or left blank, you will be able to type directly on the 3rd Page URLA. We suggest using 'Y' since it's quicker to create as many VOM's as are needed with <CTRL><A> (Ahead) and keep on going since the number is unlimited even though there is only room for three (3) properties on the 3rd Page URLA. If there are more than three (3) properties listed, a message will appear saying 'See Schedule of RE' and you will the grand total. In fact, one Processor in NC once created a loan file with sixty-four (64) VOM's.

Important ***** ORDER OF DATA ENTRY ***** **Shortcut Method**

(Conforming/Non-Conforming Loans)

These next few pages show you how to enter borrower data into *The Loan Handler* for Conventional/Non-Conforming Loans in the fastest and most productive way possible so that you can make the best use of your valuable time

1. Create a **New Borrower File** (see the sheet entitled Creating a Borrower File)

Mouse: <CLICK> on the [New] (a Piece of Paper with the top left hand corner folded down) or the [Open] Tool Button (an opening Manila Folder)
Keyboard: Press <ALT><F> File and then <N> New or just press <ENTER> with New highlighted **or** press <CTRL><L> (Load Borrower) and search for the name **First**, if it doesn't already exist, press <ALT><C> [Create]

2. Fill out the **Prelim Information Form**

Mouse: Use the Mouse to navigate this form. Use the Scroll Bars as needed to reach other sections of the form
Keyboard: Use the various Keys (see the sheet entitled Cursor Movement Keys) to advance through the form and fill out as much as is appropriate for this borrower

Remember, you can place **?**'s in any field (on any form throughout the program) that you know you'll need but don't currently have data for; the Missing Info Report or Custom Letter entitled 1Missing.ltr (Print Menu) and/or a Report in *The Loan Tracker*: Missing Information Report can provide a list of where these question marks are located and provide a description of the data is missing

Databases (lists of info) are available throughout the program so be sure to use them anywhere (i.e. Loan Officer Name, Lead Came From, Branch Name/Id Number, etc.) possible (see the sheet entitled How to Use Vendor Databases and/or How to Create Custom Databases). A Magnifying Glass appears on the Status Bar - at the bottom right - designating fields with databases

Mouse: While on an appropriate field <CLICK> on the [Zoom In] Tool Button (Magnifying Glass) to access existing databases (or to create a new database)
Keyboard: Press <CTRL><Z> (Zoom) while on an appropriate field or on some press <DOWN ARROW>

** Fill in as much as is possible since much of the data entered on this form affects the rest of the borrower's file and the other forms needed for processing the loan

3. Fill out the **Vendor Information Form**

Mouse: <CLICK> on the [Forward] Tool Button (right pointing arrow)
Keyboard: Press <CTRL><A> (Ahead) to access the next form

Use the same techniques as above and fill in this form with the appropriate data - or ?'s - and advance to the next form

4. Fill out the **1st Page URLA** (essentially fills out **Residence Schedule** and **Employment Schedule**)

Mouse: <CLICK> on the [Forward] Tool Button (right pointing arrow)
Keyboard: Press <CTRL><A> (Ahead) to access the next form

Use the same techniques as above and fill in this form. Notice the Odd and Even numbering pattern on the following printed sample pages. Items for the Borrower (left side) are Odd numbers and items for the Co-Borrower (right side) are Even numbers (envision how forms are printed, like we read a book - top to bottom, left to right)

VOR's: If separate Rent Verifs are needed - meaning you'll print them and send them out - then simply fill in the data as it appears here. This data automatically transfers to your VOR forms and you can fill in any remaining data later in our shortcut method. Use <TAB> to advance to each Borrower VOR spot and then on to the Borrower Employment Section

VOE's: Like VOR's, if VOE's are needed and will be sent out, simply fill out these sections on the App. This data automatically transfers to your VOE forms and you can fill in any remaining data later in our shortcut method. Use <TAB> to advance to each Borrower VOE spot and then on to the Co-Borrower side of the App where you can follow the same approach for this side of the from (if these items are even needed)

Note: later on, don't be alarmed if you see an empty line in your list of VOR's or VOE's (i.e. if the spot for the Borrower's third and fifth residence (#3 and #5) aren't needed but all three spots for the Co-Borrower (VOR's #2, 4 & 6) are needed, line numbers three and five for VOR #3 and #5 will be empty simply because they don't exist; we didn't type any data in them)

5. Fill in any missing data in the **Employment Schedule**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Employment Schedule
Keyboard: Press <CTRL><W> (Where) and press <E> Employment Schedule and <ENTER> to access these forms and <ENTER> again to access the first VOE

A good deal of this information was entered while you were on the 1st Page URLA, but here you can make any changes and/or add any new information as needed (use the Zoom feature to access your list of Employers and use your preferred method of advancing to the next form, in order, one form at a time, keeping in mind our Odd/Even numbering pattern and that there's no limit to the # of VOE's that you create)

6. Fill in any missing data in the **Residence Schedule**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Residence Schedule
Keyboard: Press <CTRL><W> (Where) and press <R> to highlight the Residence Schedule and <ENTER> to access these forms and <ENTER> again to access the first VOR

A good deal of this information was entered while you were on the 1st Page URLA, but here you can make any changes and/or add any new information as needed (use the Zoom feature to access your list of Landlords and use your preferred method of advancing to the next form in order one form at a time keeping in mind our Odd/Even numbering pattern and that there's no limit to the # of VOR's that you create)

7. Access the **ePASS** feature

Mouse: <CLICK> on the [ePASS] Tool Button

This section of the program gives you 'electronic access' to Credit Bureaus, Appraisers, Statistical Property Evaluations, MI Insurance, Flood Certificates, Title Reports, etc. the Internet/WWW. This benefits the other Vendors involved with this loan since they can electronically transfer information directly into or out of your borrower forms (i.e. URLA) without having to re-key the data. See the instructions provided by the particular Vendor(s) that you deal with since the procedures for each will vary from Vendor to Vendor then exit this section of the program. In some mortgage operations, these tasks may have already been done for you (or will be done later in the process) by other personnel

Mouse: <CLICK> on the ePASS button again and you are brought back to your borrower file

8. Fill out the **Deposit Schedule**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Deposit Schedule
Keyboard: Press <CTRL><W> (Where) and press <D> Deposit Schedule and <ENTER> to access these forms and <ENTER> again to access the first VOD

When finished communicating with your initial ePASS Partners continue to the Deposit Schedule. Access your Depository database and fill out each verif needed by advancing to the next one (there's no limit to the # of VOD's)

9. Fill out the **R.E. Owned Schedule**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on R.E. Owned Schedule
Keyboard: Press <CTRL><W> (Where) and press <R> R.E. Owned Schedule and <ENTER> to access these forms and <ENTER> again to access the first VOM. Select First or Subordinate Mortgage Type (position) as prompted

Use the same techniques as above to fill out as many VOM's as you need. Remember to access your Mortgage Holder database. Fill out each verification needed by advancing to the next VOM (there's no limit to the # of VOM's)

10 Fill out the **Liabilities Schedule** (Use your ePASS Partners; it's much faster and less or no typing for you)
Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Liabilities Schedule
Keyboard: Press <CTRL><W> (Where) and press <L> Liabilities Schedule and <ENTER> to access these forms and <ENTER> again to access the first VOL

Use the same techniques as above to fill out as many VOL's as you need. Remember to access your Creditor database; keep in mind, that you do not need to fill in every detail about a creditor, a list with VISA, Master Card, American Express, etc. will suffice in many cases. Fill out each verif needed by advancing to the next one (there's no limit to the # of VOL's)

***** Most people will have used the automatic posting capability provided by ePASS partners as discussed in step # 5 since your goal should be to type information only one time. All of the data that you enter on these verifications will be transferred **BACK** to your mortgage application. These steps eliminate the need to fill out **BOTH** the application **AND** the verifications **AND** it eliminates the need to enter any information at all on the Continuation Page (4th Page URLA) since the program knows what fits on the first three pages and anything that doesn't is automatically transferred for you. (Notice that 4th Page URLA is not even listed as a form on our Processing Forms Menu; but, of course, can be printed even if it is blank)

11. (Optional) Fill out the **Aggregate Analysis** if desired for disclosure on your Good Faith Estimate (see the sheets entitled Using the HUD 1ES Form: Aggregate Analysis Worksheet)

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on HUD1ES
Keyboard: Press <CTRL><W> (Where) and press <H> Hud1ES <ENTER> to access this form

This form is not normally used at the time of application since it is needed mainly as a closing requirement. The program does make it available however, since information created on it can be shown on the GFE

12. Fill out the **Good Faith Estimate (or Second Page REG Z; they're almost identical)**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Good Faith Estimate
Keyboard: Press <CTRL><W> (Where) and press <G> Good Faith Estimate and <ENTER> to access this form

Filling out the Good Faith Estimate helps fill out the First Page REG Z (the Truth-in-Lending) Form since the numbers entered on the GFE create the Amount Financed field which in turn is then used on the First Page REG Z which generates an APR. Furthermore, since the fields available on the GFE are in essence the same as that on the Second Page REG Z (Itemization Page: detailing the fees and charges that affect the APR calculation and can simply be printed if needed). This step also helps fill out a portion of the Details of Transaction section on the 3rd Page URLA

13. Fill out the **First Page REG Z** (the Truth-in-Lending Form)

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on REG Z – Page 1
Keyboard: Press <CTRL><W> (Where) and press <R> REG Z – Page 1 and <ENTER> to access this form

Be sure to enter the First Payment Due Date in the correct format (MM/DD/YY); the A.P.R. won't be calculated properly without it. If necessary, you are able to 'back date' the TIL (use the [Calendar] Tool Button) and doing so affects the date printed on all the forms in the borrower file

14. Fill out **2nd Page URLA**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on URLA Page 2
Keyboard: Press <CTRL><W> (Where) and press <U> URLA Page 2 and <ENTER> to access this form

Verify that the fields carried over to this form (Proposed, Deposits, Liabilities) are filled out properly while adding any data that was not automatically filled in by using the short cut method (i.e. Monthly Income information, Child Support and Alimony, Stock & Bonds, Personal Property, etc.)

15. Fill out **3rd Page URLA**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on URLA page 3
Keyboard: Press <CTRL><W> (Where) and press <U> URLA page 3 and <ENTER> to access this form

Verify that the fields carried over to this form (Mortgage data, Details of Transaction) are filled out properly while adding any data that was not automatically filled in by using the short cut method (i.e. Additional Names under which..., Refinance Amount, Declarations, etc.)

16. Fill out the many other forms available to you: **Comments**, **Loan Submission**, **Transmittal Summary**, **Conditions List**, **Tracking Information**, **Custom Fields**, **Agency Forms**, **Lender/Investor Forms**, **MI Forms**, **Appraisal Forms**, **Environmental Report Forms**, **Title Forms**, **Flood Forms**,...etc.

Mouse: <CLICK> on the [Comments] Tool Button

If the Vendors you currently deal with are not yet ready for full ePASS you can still fill out, print and/or fax these needed documents since many of them are now within our program right next to all the above listed forms from Handler, Fannie, Freddie, FHA, VA. When you are finished filling in all the forms needed for this loan scenario the next step is to print them

17. **Print** your documents

Mouse: <CLICK> on the [Print] Tool Button (printer)
Keyboard: Press <CTRL><P> (Print) to access this section of the program

Select the various forms you want to print from the appropriate category: URLA, Verifications, Schedule of Real Estate, First Page REG Z (TIL), Recap Sheets, GFE, etc. Also print any of the Custom Letters that you want (Welcome Letter, Gift Letter, Good Faith Estimate Cover Letter, TIL Cover Letter, ECOA Letter, Right to Receive a Copy of the Appraisal Letter, Status Letter, etc.)

If you want all items within a category simply <CLICK> on the name of that category and the program will print all of the possible items (i.e. all VOD's regardless of how many exist). If you don't want all items in a category then use the Zoom In feature to access the individual items

Mouse: While on an appropriate category <CLICK> on [+] to access the list for that category, then <CLICK> on the individual items that you want to select for printing, use the Scroll Bar if necessary
Keyboard: Press <right arrow> to expand the list. Then press the <Tab> button to access the individual items. Press <SPACEBAR> on the individual items that you want to select for printing

Once you've finished making your individual selections for a category <CLICK> [-] and move on to the next category. When you're done with all categories and you have a printer able to provide the appropriate paper size you're ready to print all items needed for the Borrower (if your printer can't print both legal and letter then it might be better to print all legal docs, switch paper trays and go back and select all your letter size docs **or** if your printer lets you, print everything on legal size paper)

Mouse: <CLICK> on the Print Button when you are finished selecting your forms
Keyboard: Press <ALT><F> <P> <ENTER> when you are finished selecting your forms

*** ORDER OF DATA ENTRY – Conventional/Non-Conforming Loans ***

(Condensed List)

1. Create a **New Borrower File** <CTRL><L>(Load)

2. Fill out the **Prelim Information Form** <CTRL><A> (Ahead)

3. Fill out the **Vendor Information Form** <CTRL><A> (Ahead)

4. Fill out the **1st Page URLA** (does **Residence Schedule** & **Employment Schedule**) **<**CTRL><W> (Where)

5. Fill out the remaining data in the **Employment Schedule** <CTRL><W> (Where)

6. Fill out the remaining data in the **Residence Schedule** <CLICK> on the [ePASS] Tool Button

7. Access **ePASS** <CLICK>on the [Exit] icon and then <CTRL><W> (Where). To access your ePass interfaces to Credit Bureaus, MI Companies, Appraisers, Flood, Title, etc.

8. Fill out the **Deposit Schedule** <CTRL><W> (Where)

9. Fill out the **R.E. Owned Schedule** <CTRL><W> (Where)

10. Fill out the **Liabilities Schedule** (use your ePASS for this task) **<**CTRL><W> (Where)

11. Fill out the **Aggregate Analysis Form** (Optional) **<**CTRL><W> (Where)

12. Fill out the **Good Faith Estimate** or the **Second Page REG Z** <CTRL><W> (Where)

13. Fill out the **First Page REG Z** (Truth-in-Lending) **<**CTRL><W> (Where)

14. Fill out the **2nd Page URLA** <CTRL><A> (Ahead)

15. Fill out the **3rd Page URLA** <CTRL><W> (Where)

16. Fill out **Comments**, **Loan Submission**, **Transmittal Summary**, **Conditions List**, **Tracking Information Form**, **Custom Fields**, **Agency Forms**, **Lender/Investor Forms**, **MI Forms**, **Appraisal Forms**, **Environmental Report Forms**, **Title Forms**, **Flood Forms**...etc. **<**CTRL><P> (Print)

17. **Print** your documents

*** ORDER OF DATA ENTRY – FHA Purchase Loans ***

(Condensed List)

1. Create a **New Borrower File** <CTRL><L>(Load)

2. Fill out the **Prelim Information Form** <CTRL><A> (Ahead)

3. Fill out the **Vendor Information Form** <CTRL><A> (Ahead)

4. Fill out the **1st Page URLA** (does **Residence Schedule** & **Employment Schedule**) **<**CTRL><W> (Where)

5. Fill out the **Good Faith Estimate** or the **Second Page REG Z** <CTRL><W> (Where)

6. Fill out the **First Page REG Z** (Truth-in-Lending) **<**CTRL><W> (Where)

7. Fill out the **Mortgage Credit Analysis Worksheet–Purchase Loan <**CTRL><W> (Where) (For 203(k) loans, do the **MCAW Worksheet for 203(k) Loans** and **Maximum Worksheet** before this form)

8. Fill out the remaining data in the **Employment Schedule** <CTRL><W> (Where)

9. Fill out the remaining data in the **Residence Schedule** <CLICK> on the [ePASS] Tool Button

10. Access **ePASS** <CLICK>on the [Exit] icon and then <CTRL><W> (Where) To access your ePASS interfaces to Credit Bureaus, MI Companies, Appraisers, Flood, Title, etc.

11. Fill out the **Deposit Schedule** <CTRL><W> (Where)

12. Fill out the **R.E. Owned Schedule** <CTRL><W> (Where)

13. Fill out the **Liabilities Schedule** (use your ePASS for this task) **<**CTRL><W> (Where)

14. Fill out the **Aggregate Analysis Form** (Optional) **<**CTRL><W> (Where)

15. Fill out the **2nd Page URLA** <CTRL><A> (Ahead)

16. Fill out the **3rd Page URLA** <CTRL><A> (Ahead)

17. Fill out the **Addendum URLA** <CTRL><A> (Ahead)

18. Fill out the **Government Appraisal** <CTRL><W> (Where)

19. Fill out the **Insurance Endorsement** (Optional) <CTRL><W> (Where)

20. Fill out the **Conditional Commitment** (Optional) <CTRL><A> (Ahead)

21. Fill out **Comments**, **Loan Submission**, **Transmittal Summary**, **Conditions List**, **Tracking Information Form**, **Custom Fields**, **Agency Forms**, **Lender/Investor Forms**, **MI Forms**, **Appraisal Forms**, **Environmental Report Forms**, **Title Forms**, **Flood Forms**...etc. **<**CTRL><P> (Print)

22. **Print** your documents

*** ORDER OF DATA ENTRY – FHA Refinance Loans ***

(Condensed List)

1. Create a **New Borrower File** <CTRL><L>(Load)

2. Fill out the **Prelim Information Form** <CTRL><A> (Ahead)

3. Fill out the **Vendor Information Form** <CTRL><A> (Ahead)

4. Fill out the **1st Page URLA** (does **Residence Schedule** & **Employment Schedule**) **<**CTRL><W> (Where)

5. Fill out the **Good Faith Estimate** or the **Second Page REG Z** <CTRL><W> (Where)

6. Fill out the **First Page REG Z** (Truth-in-Lending) **<**CTRL><W> (Where)

7. Fill out the **FHA Loan Amount Worksheet** (Not needed for 203(k) loans) **<**CTRL><W> (Where)

8. Fill out **Mortgage Credit Analysis Worksheet–Refinance Loan** (MCAW - Refi) <CTRL><W> (Where) (For 203(k), do the **MCAW Worksheet for 203(k)** and **Maximum Worksheet** before this form)

9. Fill out the remaining data in the **Employment Schedule** <CTRL><W> (Where)

10. Fill out the remaining data in the **Residence Schedule** <CLICK> on the [ePASS] Tool Button

11. Access **ePASS** <CLICK>on the [Exit] icon and then <CTRL><W> (Where) To access your ePASS interfaces to Credit Bureaus, MI Companies, Appraisers, Flood, Title, etc.

12. Fill out the **Deposit Schedule** <CTRL><W> (Where)

13. Fill out the **R.E. Owned Schedule** <CTRL><W> (Where)

14. Fill out the **Liabilities Schedule** (use your ePASS for this task) **<**CTRL><W> (Where)

15. Fill out the **Aggregate Analysis Form** (Optional) **<**CTRL><W> (Where)

16. Fill out the **2nd Page URLA** <CTRL><A> (Ahead)

17. Fill out the **3rd Page URLA** <CTRL><A> (Ahead)

18. Fill out the **Addendum URLA** <CTRL><A> (Ahead)

19. Fill out the **Government Appraisal** <CTRL><W> (Where)

20. Fill out the **Insurance Endorsement** (Optional) <CTRL><W> (Where)

21. Fill out the **Conditional Commitment** (Optional) <CTRL><A> (Ahead)

22. Fill out **Comments**, **Loan Submission**, **Transmittal Summary**, **Conditions List**, **Tracking Information Form**, **Custom Fields**, **Agency Forms**, **Lender/Investor Forms**, **MI Forms**, **Appraisal Forms**, **Environmental Report Forms**, **Title Forms**, **Flood Forms**...etc. **<**CTRL><P> (Print)

23. **Print** your documents

*** ORDER OF DATA ENTRY – VA Loans ***

(Condensed List)

1. Create a **New Borrower File** <CTRL><L>(Load)

2. Fill out the **Prelim Information Form** <CTRL><A> (Ahead)

3. Fill out the **Vendor Information Form** <CTRL><A> (Ahead)

4. Fill out the **1st Page URLA** (does **Residence Schedule** & **Employment Schedule**) **<**CTRL><W> (Where)

5. Fill out the **Good Faith Estimate** or the **Second Page REG Z** <CTRL><W> (Where)

6. Fill out the **First Page REG Z** (Truth-in-Lending) **<**CTRL><W> (Where)

7. Fill out the **VA Loan Analysis <**CTRL><W> (Where) (On Refinance Loans: Fill out the **VA Rate Reduction**)

8. Fill out **VA Elig Det / VA Elig Spouse / VA Verif Benefit / Req Verif Benefits** <CTRL><W> (Where)

9. Fill out the remaining data in the **Employment Schedule** <CTRL><W> (Where)

10. Fill out the remaining data in the **Residence Schedule** <CLICK> on the [ePASS] Tool Button

11. Access **ePASS** <CLICK>on the [Exit] icon and then <CTRL><W> (Where) To access your ePASS interfaces to Credit Bureaus, MI Companies, Appraisers, Flood, Title, etc.

12. Fill out the **Deposit Schedule** <CTRL><W> (Where)

13. Fill out the **R.E. Owned Schedule** <CTRL><W> (Where)

14. Fill out the **Liabilities Schedule** (use your ePASS for this task) **<**CTRL><W> (Where)

15. Fill out the **Aggregate Analysis Form** (Optional) **<**CTRL><W> (Where)

16. Fill out the **2nd Page URLA** <CTRL><A> (Ahead)

17. Fill out the **3rd Page URLA** <CTRL><A> (Ahead)

18. Fill out the **Addendum URLA** <CTRL><A> (Ahead)

19. Fill out the **Government Appraisal** <CTRL><W> (Where)

20. Fill out **Comments**, **Loan Submission**, **Transmittal Summary**, **Conditions List**, **Tracking Information Form**, **Custom Fields**, **Agency Forms**, **Lender/Investor Forms**, **MI Forms**, **Appraisal Forms**, **Environmental Report Forms**, **Title Forms**, **Flood Forms**...etc. **<**CTRL><P> (Print)

21. **Print** your documents

22. **VA Loan Summary** (completed after the loan has closed)

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ Conventional ☐ Other: ☐ FHA ☐ FmHA — Prelim Info.

Agency Case Number | Lender Case Number

Amount $ | Interest Rate % | No. of Months | Amortization Type: ☐ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip code) | No. of Units

Legal Description of Subject Property (attach description if necessary) | Year Built

Purpose of Loan ☐ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of lot	(b) Cost of Improvements	Total (a + b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable) — Prelim Info.
Social Security Number / Home Phone (incl. area code) / Age / Yrs. School	Social Security Number / Home Phone (incl. area code) — Prelim Info. / Age / Yrs. School
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) no. ages	☐ Married ☐ Separated ☐ Unmarried, (include single, divorced, widowed) Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, zip code) ① ☐ Own ☐ Rent No. Yrs: — VOR's	Present Address (street, city, state, zip code) ② ☐ Own ☐ Rent No. Yrs: — Prelim Info.
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, zip code) ③ ☐ Own ☐ Rent No. Yrs:	Former Address (street, city, state, zip code) ④ ☐ Own ☐ Rent No. Yrs:
Former Address (street, city, state, zip code) ⑤ ☐ Own ☐ Rent No. Yrs:	Former Address (street, city, state, zip code) ⑥ ☐ Own ☐ Rent No. Yrs:

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer ① ☐ Self Employed — Years on this job: / Years employed in this line of work/profession	Name & Address of Employer ② ☐ Self Employed — Years on this job: / Years employed in this line of work/profession.
Position/Title/Type of Business / Business Phone (incl. area code) — VOE's	Position/Title/Type of Business / Business Phone (incl. area code)
If employed in current position for less than two years or if currently employed in more than one position, complete the following:	
Name & Address of Employer ③ ☐ Self Employed — Dates (from - to): / Monthly Income $	Name & Address of Employer ④ ☐ Self Employed — Dates (from - to): / Monthly Income $
Position/Title/Type of Business / Business Phone (incl. area code)	Position/Title/Type of Business / Business Phone (incl. area code)
Name & Address of Employer ⑤ ☐ Self Employed — Dates (from - to): / Monthly Income $	Name & Address of Employer ⑥ ☐ Self Employed — Dates (from - to): / Monthly Income $
Position/Title/Type of Business / Business Phone (incl. area code)	Position/Title/Type of Business / Business Phone (incl. area code)

1ST Page URLA

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	$	$	$	Rent	$	
Overtime				First Mortgage (P & I)		$
Bonuses				Other Financing (P & I)		
Commissions				Hazard Insurance		Prelim Info or GFE
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	$	$	$	Total	$	$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) doesn't choose to have it considered for repaying this loan.	Monthly Amount
		$
		$
		$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S & L, or Credit Union ① VOD's	
Acct. no.	$
Name and address of Bank, S & L, or Credit Union ②	
Acct. no.	$
Name and address of Bank, S & L, or Credit Union ③	
Acct. no.	$
Name and address of Bank, S & L, or Credit Union ④	
Acct. no.	$
Stocks & Bonds (Company name/number & description)	$
Life Insurance net cash value Face amount: $	$
Subtotal Liquid Assets	$
Real estate owned (enter market value from schedule of real estate owned)	$ VDM's
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Name and address of Company ①	$ Payt./Mos. VOL's	$
Acct. no.		
Name and address of Company ②	$ Payt./Mos. (*) Use a Credit Bureau Interface	$
Acct. no.		
Name and address of Company ③	$ Payt./Mos.	$
Acct. no.		
Name and address of Company ④	$ Payt./Mos.	$
Acct. no.		
Name and address of Company ⑤	$ Payt./Mos.	$
Acct. no.		
Name and address of Company ⑥	$ Payt./Mos.	$
Acct. no.		
Name and address of Company ⑦	$ Payt./Mos.	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$	
Net Worth (a minus b)	$	**Total Liabilities b.** $

INITIALS: _____ _____

2nd Page URLA

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
① VOM's		$	$	$	$	$	$
②							
③							
	Totals	$	$	$	$	$	$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	GFE
f. Estimated closing costs	
g. PMI, MIP, Funding Fee paid in cash	and/or
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	Second
j. Subordinate financing	Page
k. Borrower's closing costs paid by Seller	REG Z
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from / to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. citizen?	☐	☐	☐	☐
Are you a permanent resident alien?	☐	☐	☐	☐
k. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☐	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	☐	☐	☐	☐

Prelim

Info

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Right to Receive Copy of Appraisal. I/We have the right to a copy of the appraisal related in connection with this application for credit. To obtain a copy, I/We must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors or assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
	☐ I do not wish to furnish this information		☐ I do not wish to furnish this information
Race/National Origin:	☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander ☐ White, not of Hispanic origin ☐ Black, not of Hispanic origin ☐ Hispanic ☐ Other (specify)	Race/National Origin:	☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander ☐ White, not of Hispanic origin ☐ Black, not of Hispanic origin ☐ Hispanic ☐ Other (specify)
Sex:	☐ Female ☐ Male	Sex:	☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by: ☐ face-to-face interview ☐ by mail ☐ by telephone	Interviewer's Signature / Date: loan Submission Form	
	Interviewer's Phone Number (incl.area code)	

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3rd Page URLA

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

(Page 4 or 5 or 6 or 7 or 8 or 9 etc.)

* These pages are created automatically when using the Short Cut Methods

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

Freddie Mac 65/Rev. 10/92 (Amended) | Addendum to 1003 | Fannie Mae Form 1003/Rev. 10/92 (Amended)

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Continuation Page(s) URLA

GFE SHORT CUT

This is how to use *TLH* when you just want a Good Faith Estimate and/or TIL for Prospects or obvious Rate Shoppers:

1. Create a **New Borrower File** in a directory for just Leads (see the sheet entitled Creating a Borrower File and Borrower File Directory). If it later becomes an Active loan then the file can be moved to a directory for Active loans

Mouse: <CLICK> on the [Open] Tool Button (a File Folder)
Keyboard: At the Master Menu select <ALT><F> File and then <O> Open or just press <ENTER> with Open highlighted **or** press <CTRL><L> (Load Borrower) and <ALT><C> [Create]

OR

1. Access an existing generic **GFE Template File** in your Leads directory (see the sheet entitled Borrower File Directory). We like the idea of a file with the name of **1GFE.1** (computer file name) since that will appear at or near the top of the File Name Column. Remember, blanks appear before numbers and numbers appear before letters in directories

Better yet, once you have created the GFE Template File (**1GFE.1**) enter that file and instead of entering a Borrower's Last Name in Field Number 37 (F37) type in the words **1GFE Template** and then press <CTRL><S> (Save) to save your template name. This places the GFE Template File at or near the top of your Borrower Name Column in the Borrower Directory so it's easy to find and work with; use it over and over again since you won't be saving the file. (See the sheet entitled Creating and/or Editing Default Files for details on how to pre-set standard entries like GFE Fees and Charges, Percentages, Employee Names, Branch Location, Vendors and anything else that makes sense to pre-answer).

Mouse: <CLICK> on the [Open] Tool Button (a File Folder) and <CLICK> on the existing File: **1GFE Template** in the Borrower Name column of the Borrower Directory or **1GFE.1** in the File Name Column
Keyboard: At the Master Menu select <ALT><F> File and then <O> Open or just press <ENTER> with Open highlighted **or** press <CTRL><L> (Load Borrower) and select the existing File **1GFE Template** in the Borrower Name column or **1GFE.1** in the File Name Column

2. Fill out the **Good Faith Estimate** (or **Second Page REG Z**)

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Good Faith Estimate
Keyboard: Press <CTRL><W> (Where) and press <G> Good Faith Estimate and <ENTER> to access the form

or

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Second Page REG Z
Keyboard: Press <CTRL><W> (Where) and press <G> GFE/Itemization of Amount Financed and <ENTER> to access the form

Enter the Fees and Charges for the Loan Product you're quoting and keep in mind that the items at the top of the Second Page REG Z form are the items that will affect the APR. Don't add any Fees to this section that should not affect the APR; use the extra fields in the other sections for that purpose. If desired, specify Seller Paid Costs; some Originators like to specify a single lump sum amount for Total Seller Paid Costs. If so, use GFE Extra Line HUD #1308 for this entry (F55) which then carries down to the Total: Seller Paid and is correctly displayed on the 3rd Page URLA in the Details of Transaction section

3. If a TIL is desired then also fill out the **First Page REG Z**

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on Reg Z – Page 1
Keyboard: Press <CTRL><A> (Ahead) or <CTRL><W> (Where) and press <R> Reg Z – Page 1 and <ENTER> to access the form

At the top of this form you can confirm the Prospect's Name(s) and Address, near the bottom you can confirm the Purpose of the Loan, the Amortization Type and the appropriate lines as needed for an ARM, Balloon, Construction, etc. (see the sheets dealing with Regulation Z), PMI if needed and at the very bottom confirm the Loan Amount, Interest Rate and Term (note that P&I is automatically calculated for you). If you want the Property Value listed on the GFE then enter it as well; note that this field needs to be Frozen (the program uses this field for other calculations). We suggest you set the field as Frozen in your GFE Template file (its a different color when Frozen) since this file is used just for GFE's with this method of our Short Cut. Remember that we aren't saving the file

4. **Print** your Documents

Mouse: <CLICK> on the [Print] Tool Button (printer)
Keyboard: Press <CTRL><P> (Print) to access this section of the program

Select the desired GFE by Zooming In to the GFE list [+] since we provide different styles. You may also want to print some Custom Letters (Welcome Letter, GFE Cover Letter, TIL Cover Letter, ECOA Letter, Credit Authorization, etc.). Use the [+] button to access the individual items within each category

Mouse: While on an appropriate category <CLICK> on [+] to access the list for that category, then <CLICK> on the individual items that you want to select for printing, use the Scroll Bar if necessary
Keyboard: Press (+) while on an appropriate listing to access that listing, then press <Tab> and <SPACEBAR> on the individual items that you want to select for printing

***** Please review the GFE before you Hand, Fax or Mail it out; this Template File is almost always a little different for every Lead or Prospect so be sure it is correct before distribution

** Or, make multiple GFE Template Files (i.e. 1GFEARM.1, 1GFEFIX.1, 1GFEREFI.1, 1GFEFHA.1, 1GFEPURC.1, 1GFEB.1, 1GFEC.1, 1GFED.1, etc) and thereby, have more choices when you deal with Prospects

*** We recommend having a directory structure of something along the lines of:
C:HANDLER\ACTIVE (to hold loans that are current and are actively being processed)
C:HANDLER\PROSPECTS (to hold rate shoppers, prospects etc.& files that aren't being processed)
C:HANDLER\CLOSED99 (to hold files that were processed and Closed, Denied, Withdrawn, Rejected, etc.)
C:HANDLER\CLOSED00 (to hold files that were processed and Closed, Denied, Withdrawn, Rejected, etc.)
C:HANDLER\CLOSED01 (to hold files that were processed and Closed, Denied, Withdrawn, Rejected, etc.)

By using F1393 from the HMDA-LAR Screen and the Tracking Information form the loans in your CLOSEDXX directories will properly reflect their actual status in reports generated by *The Loan Tracker*. This will in turn help keep your Borrower Files better organized and will improve the speed of reports run in *TLT*.

GFE Short Cut

(Condensed List)

1. Create a **New Borrower File** <CTRL><L> (Load) using the correct directory (i.e. LEADS)

OR

1. Access a **GFE Template File** (**1GFE Template or 1GFE.1**)<CTRL><L> (Load)

2. Fill out the **Good Faith Estimate** (or **Second Page REG Z)** <CTRL><A> (Ahead)

3. Fill out part of **First Page REG Z** <CTRL><P> (Print)

4. **Print** your Documents <ALT><Z> [+] and <ALT><P> [Print] when you're ready

GOOD FAITH ESTIMATE Broker Style #1

(Not a Loan Commitment)

This Good Faith Estimate is being provided by DEMO ONLY - NOT FOR RESALE a mortgage broker, and no lender has yet been obtained. A lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application.

Applicant(s): ANDY EXAMPLE
ANN EXAMPLE
Property Address: 123 ANY STREET
COLUMBIA, SC 29201
Preparation Date: 01/20/00

Sales Price: 120000.00
Base Loan Amount: 105000.00
Total Loan Amount: 105000.00
Interest Rate: 8.125 %
Type of Loan: Conventional
Loan Number: 1234567890

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost of items paid at settlement.

"A" designates those costs affecting APR. "P" designates compensation to Broker not paid out of Loan Proceeds.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:				1000 RESERVES DEPOSITED WITH LENDER:		
801	A	Origination Due Lender @ 1.500%	$ 1575.00	1001	Hazard Insurance Impounds	$ 61.26
802	A	Discount @ %	$	1002	A Mortgage Insurance Impounds	$ 831.25
803		Appraisal Fee	$ 275.00	1004	Property Tax Impounds	$ 500.00
804		Credit Report	$ 55.00	1006	Flood Insurance Impounds	$
805	A	Lender's Inspection Fee	$	1007		$
808	A	Tax Service Contract	$ 79.00	1008		$
809	A	Underwriting Review	$ 225.00	1009	Aggregate Analysis Adjustment	$
810	A	Administration Fee	$	**1100 TITLE CHARGES:**		
811	A	Application Fee	$	1101	Settlement or Closing Fee	$ 400.00
812	A	Commitment Fee	$	1105	Document Preparation Fee	$ 55.00
813	A	Warehouse Fee / Interest Differential	$	1106	Notary Fee	$
814	P	Yield Sprd. Prem. % $		1107	Attorney Fee	$
815	P	Serv. Rel. Prem. 0.500 % $ 525.00	$ 0.00	1108	Title Insurance Premium	$ 351.00
816	A	Origination Due Broker @ %	$	1111	Endorsement Fee	$
817	A	FHA Upfront MIP / VA Funding Fee	$	1112	Title Binder	$ 25.00
818	A	Flood Certification Fee	$ 17.50	**1200 GOVERNMENT RECORDER AND TRANSFER CHARGES:**		
819	A	Courier Fee	$ 25.00	1201	Recording Fee	$ 42.00
820	A		$	1202	City/County tax / stamps	$
821	A		$	1203	State tax / stamps	$
822	A		$	1204		$
823	A		$			
824	A		$			
825	A		$			

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				1300 ADDITIONAL SETTLEMENT CHARGES:		
901	A	Prepaid Interest 15 days @ $ 23.70	$ 355.50	1301	Survey	$
902	A	Mortgage Insurance Premium	$ 60.00	1302	Termite Inspection	$ 80.00
903		Hazard Insurance Premium	$ 367.50	1303	Property Inspection	$
904		Flood Insurance Premium	$	1304	Photo Fee	$
				1305		$
				1306		$
				1307		$
				1308	Lump Sum Seller Paid	$

TOTAL ESTIMATED MONTHLY PAYMENT:		TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:	
Principal and Interest	$ 779.62	Total Purchase Price / Existing Payoff	$ 120000.00
Real Estate Taxes	$ 125.00	Estimated Closing Costs	$ 4704.50
Hazard Insurance	$ 30.63	Estimated Prepaid Items / Reserves	$ 2175.51
Mortgage Insurance	$ 43.75	-Total Paid Items & Subordinate Financing	$
Homeowners Association Dues	$	-Seller Paid Closing Costs	$ 1500.00
Second Principal and Interest	$	-FHA UFMIP/VA Funding Fee	$
Other	$	-Base Loan Amount	$ 105000.00
TOTAL MONTHLY PAYMENT	$ 979.00	TOTAL ESTIMATED FUNDS NEEDED TO CLOSE	$ 20380.01

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your Mortgage Broker or lender if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of a copy of the Special Information Booklet "Settlement Costs."

Applicant ANDY EXAMPLE Date

Applicant ANN EXAMPLE Date

DEMO ONLY - NOT FOR RESALE

GFEBRKR1 (03/99)

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GOOD FAITH ESTIMATE Lender Style # 1

(Not a Loan Commitment)

Lender: DEMO ONLY - NOT FOR RESALE
Address: 9999 YOUR ADDRESS
YOUR CITY, CA 99999
Applicant(s): ANDY EXAMPLE
ANN EXAMPLE
Property Address: 123 ANY STREET
COLUMBIA, SC 29201

Sales Price: 120000.00
Base Loan Amount: 105000.00
Total Loan Amount: 105000.00
Interest Rate: 8.125 %
Type of Loan: Conventional
Preparation Date: 01/27/00
Loan Number: 1234567890

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost of items paid at settlement.

"A" designates those costs affecting APR. "P" designates compensation to Broker not paid out of Loan Proceeds.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN			1000 RESERVES DEPOSITED WITH LENDER		
801 A	Origination Due Lender @ 1.500 %	$ 1575.00	1001	Hazard Insurance Impounds	$ 61.26
802 A	Discount @ %	$	1002 A	Mortgage Insurance Impounds	$ 831.25
803	Appraisal Fee	$ 275.00	1004	Property Tax Impounds	$ 500.00
804	Credit Report	$ 55.00	1006	Flood Insurance Impounds	$
805 A	Lender's Inspection Fee	$	1007		$
808 A	Tax Service Contract	$ 79.00	1008		$
809 A	Underwriting Review	$ 225.00	1009	Aggregate Analysis Adjustment	$
810 A	Administration Fee	$	**1100 TITLE CHARGES:**		
811 A	Application Fee	$	1101	Settlement or Closing Fee	$ 400.00
812 A	Commitment Fee	$	1105	Document Preparation Fee	$ 55.00
813 A	Warehouse Fee / Interest Differential	$	1106	Notary Fee	$
814 P	Yield Sprd. Prem. % $		1107	Attorney Fee	$
815 P	Serv. Rel. Prem. 0.500 % $ 525.00	$ 0.00	1108	Title Insurance Premium	$ 351.00
816 A	Origination Due Broker @ %	$	1111	Endorsement Fee	$
817 A	FHA Upfront MIP / VA Funding Fee	$	1112	Title Binder	$ 25.00
818 A	Flood Certification Fee	$ 17.50	**1200 GOVERNMENT RECORDER AND TRANSFER CHARGES:**		
819 A	Courier Fee	$ 25.00	1201	Recording Fee	$ 42.00
820 A		$	1202	City/County tax / stamps	$
821 A		$	1203	State tax / stamps	$
822 A		$	1204		$
823 A		$			
824 A		$			
825 A		$			
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			**1300 ADDITIONAL SETTLEMENT CHARGES:**		
901 A	Prepaid Interest 15 days @ $ 23.70	$ 355.50	1301	Survey	$
902 A	Mortgage Insurance Premium	$ 60.00	1302	Termite Inspection	$ 80.00
903	Hazard Insurance Premium	$ 367.50	1303	Property Inspection	$
904	Flood Insurance Premium	$	1304	Photo Fee	$
			1305		$
			1306		$
			1307		$
			1308	Lump Sum Seller Paid	$

TOTAL ESTIMATED MONTHLY PAYMENT:		TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:	
Principal and Interest	$ 779.62	Total Purchase Price / Existing Payoff	$ 120000.00
Real Estate Taxes	$ 125.00	Estimated Closing Costs	$ 4704.50
Hazard Insurance	$ 30.63	Estimated Prepaid Items / Reserves	$ 2175.51
Mortgage Insurance	$ 43.75	-Total Paid Items & Subordinate Financing	$
Homeowners Association Dues	$	-Seller Paid Closing Costs	$ 1500.00
Second Principal and Interest	$	-FHA UFMIP/VA Funding Fee	$
Other	$	-Base Loan Amount	$ 105000.00
TOTAL MONTHLY PAYMENT	$ 979.00	TOTAL ESTIMATED FUNDS NEEDED TO CLOSE	$ 20380.01

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your Mortgage Broker or lender if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of a copy of the Special Information Booklet "Settlement Costs."

Applicant ANDY EXAMPLE Date

Applicant ANN EXAMPLE Date

This Good Faith Estimate is being provided by

GFELEND1 (03/99) Printed by The Loan Handler from Contour Software, Inc. (408) 370-1700 www.contoursoft.com

Broker Style #2

GOOD FAITH ESTIMATE

(Not a Loan Commitment)

Loan Number: 1234567890

This Good Faith Estimate is being provided by DEMO ONLY - NOT FOR RESALE a mortgage broker, and no lender has yet been obtained. A lender will provide you with additional Good Faith Estimate within three days of the receipt of your loan application.

	The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates, actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.	CHARGES PAID BY BORROWER AT CLOSING	CHARGES PAID BY SELLER AT CLOSING
800	**ITEMS PAYABLE IN CONNECTION WITH LOAN:**		
801	Origination Fee 1.500 %	1575.00	
802	Discount %		
803	Appraisal Fee to: SMITH APPRAISERS	275.00	
804	Credit Report to: CREDIT ASSOCIATES	55.00	
805	Lender's Inspection Fee		
808	Tax Service Contract	79.00	
809	Underwriting Review	225.00	
810	Administration Fee		
811	Application Fee		
812	Commitment Fee		
813	Warehouse Fee/Interest Differential		
814	Yield Spread Premium % $ P.O.C. *		
815	Service Release Premium 0.500 % $ 525.00 P.O.C. *		
816	Origination Due Broker % $		
817	FHA Upfront MIP/VA Funding Fee		
818	Flood Certification Fee	17.50	
819	Courier Fee	25.00	
820			
821			
822			
823			
824			
825			
900	**ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:**		
901	Prepaid Interest 15 days @ $23.70	355.50	
902	Mortgage Insurance Premium	60.00	
903	Hazard Insurance Premium	367.50	
904	Flood Insurance Premium		
1000	**RESERVES DEPOSITED WITH LENDER:**		
1001	Hazard Insurance Impounds 2 months X $ 30.63 per month	61.26	
1002	Mortgage Insurance Impounds 19 months X $ 43.75 per month	831.25	
1004	Property Tax Impounds 4 months X $ 125.00 per month	500.00	
1006	Flood Insurance Impounds months X $ per month		
1007	months X $ per month		
1008			
1009	Aggregate Analysis Adjustment		
1100	**TITLE CHARGES:**		
1101	Settlement or Closing Fee to: MOORE, HILLER & GAULT	400.00	
1105	Document Preparation Fee to: CONTOUR DOCUMENT SERVICE	55.00	
1106	Notary Fee to:		
1107	Attorney Fee to:		
1108	Title Insurance Premium to: AMERICAN TITLE	351.00	
1111	Endorsement Fee to:		
1112	Title Binder	25.00	
1200	**GOVERNMENT RECORDING AND TRANSFER CHARGES:**		
1201	Recording fees	42.00	
1202	City/County tax/stamps		
1203	State tax/stamps		
1204			
1300	**ADDITIONAL SETTLEMENT CHARGES:**		
1301	Survey to:		
1302	Termite Inspection	80.00	
1303	Property Inspection to:		
1304	Photo Fee to:		
1305			
1306			
1307			
1308	Lump Sum Seller Paid		1500.00
	TOTAL ESTIMATED SETTLEMENT CHARGES	$ 5380.01	$ 1500.00

Proposed Loan Amount: $ 105000 | Interest Rate: 8.125 % | Loan Number: 1234567890

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take first lien on the property. The undersigned acknowledge(s) receipt of a copy of the Special Information Booklet "Settlement Costs."

[X] CONV. [ ] FHA [ ] VA [ ] OTHER

Property Address:
123 ANY STREET
COLUMBIA SC 29201

Loan Officer TIM CARTER

Borrower ANDY EXAMPLE Date

Preparation Date: 01/27/00

Borrower ANN EXAMPLE Date

Page 1 of 2

*Compensation to Broker not paid out of Loan Proceeds (P.O.C. Fees).

GFEBRKR2 (05/97)

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Lender Style #2

GOOD FAITH ESTIMATE

(Not a Loan Commitment) Loan Number: 1234567890

This Good Faith Estimate is being provided by

DEMO ONLY - NOT FOR RESALE

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates, actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.		CHARGES PAID BY BORROWER AT CLOSING	CHARGES PAID BY SELLER AT CLOSING
800	**ITEMS PAYABLE IN CONNECTION WITH LOAN:**		
801	Origination Fee 1.500 %	1575.00	
802	Discount %		
803	Appraisal Fee to: SMITH APPRAISERS	275.00	
804	Credit Report to: CREDIT ASSOCIATES	55.00	
805	Lender's Inspection Fee		
808	Tax Service Contract	79.00	
809	Underwriting Review	225.00	
810	Administration Fee		
811	Application Fee		
812	Commitment Fee		
813	Warehouse Fee/Interest Differential		
814	Yield Spread Premium % $ P.O.C. *		
815	Service Release Premium 0.500 % $ 525.00 P.O.C. *		
816	Origination Due Broker % $		
817	FHA Upfront MIP/VA Funding Fee		
818	Flood Certification Fee	17.50	
819	Courier Fee	25.00	
820			
821			
822			
823			
824			
825			
900	**ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:**		
901	Prepaid Interest 15 days @ $23.70	355.50	
902	Mortgage Insurance Premium	60.00	
903	Hazard Insurance Premium	367.50	
904	Flood Insurance Premium		
1000	**RESERVES DEPOSITED WITH LENDER:**		
1001	Hazard Insurance Impounds 2 months X $ 30.63 per month	61.26	
1002	Mortgage Insurance Impounds 19 months X $ 43.75 per month	831.25	
1004	Property Tax Impounds 4 months X $ 125.00 per month	500.00	
1006	Flood Insurance Impounds months X $ per month		
1007	months X $ per month		
1008			
1009	Aggregate Analysis Adjustment		
1100	**TITLE CHARGES:**		
1101	Settlement or Closing Fee to: MOORE, HILLER & GAULT	400.00	
1105	Document Preparation Fee to: CONTOUR DOCUMENT SERVICE	55.00	
1106	Notary Fee to:		
1107	Attorney Fee to:		
1108	Title Insurance Premium to: AMERICAN TITLE	351.00	
1111	Endorsement Fee to:		
1112	Title Binder	25.00	
1200	**GOVERNMENT RECORDING AND TRANSFER CHARGES:**		
1201	Recording fees	42.00	
1202	City/County tax/stamps		
1203	State tax/stamps		
1204			
1300	**ADDITIONAL SETTLEMENT CHARGES:**		
1301	Survey to:		
1302	Termite Inspection	80.00	
1303	Property Inspection to:		
1304	Photo Fee to:		
1305			
1306			
1307			
1308	Lump Sum Seller Paid		1500.00
	TOTAL ESTIMATED SETTLEMENT CHARGES	$ 5380.01	$ 1500.00

Proposed Loan Amount: $ 105000 | Interest Rate: 8.125 % | Loan Number: 1234567890

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take first lien on the property. The undersigned acknowledge(s) receipt of a copy of the Special Information Booklet "Settlement Costs."

[X] CONV. [ ] FHA [ ] VA [ ] OTHER

Property Address:
123 ANY STREET
COLUMBIA SC 29201

Borrower ANDY EXAMPLE Date

Borrower ANN EXAMPLE Date

Loan Officer TIM CARTER

Preparation Date: 01/27/00

*Compensation to Broker not paid out of Loan Proceeds (P.O.C. Fees).

GFELEND2 (05/97) Printed by The Loan Handler from Contour Software, Inc. (408) 370-1700

Second Page Reg Z "Good Faith Estimate" "Itemization"

Lender/Broker: DEMO ONLY - NOT FOR RESALE
Loan Number: 1234567890
Borrower: ANDY EXAMPLE
ANN EXAMPLE

Date 01/27/00
Note Rate: 8.125 %
P & I Payment: $ 779.62

[X] **GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES**
Listed Below is the Good Faith Estimate of Settlement Charges made pursuant to the requirements of the Real Estate Settlement Procedures Act (RESPA). The form contains a standard list of many possible settlement charges. These figures are estimates only and the actual charges due at settlement may differ . It may be required that additional fees be paid at settlement which are not included on this form. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement that you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

[ ] **FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT** "ITEMIZATION OF AMOUNT FINANCED"

Loan Amount		Prepaid Finance Charges		Amount Financed
$ 105000	-	$ 3568.25	=	$ 101431.75

801	Loan Origination Fee due Lender	@ 1.500 %	$	1575.00
802	Discount Fee	@ %	$	
901	Prepaid Interest 15 days @ $ 23.70		$	355.50
902	Private Mortgage Insurance Premium		$	60.00
1002	PMI/MMI Impounds 19 months X $ 43.75 per month		$	831.25
805	Lender's Inspection Fee		$	
808	Tax Service Contract		$	79.00
809	Underwriting Review Fee		$	225.00
810	Administration Fee		$	
811	Application Fee		$	
812	Commitment Fee		$	
813	Warehouse Fee/ Interest Differential		$	
814	Yield Spread Premium	% $ P.O.C. *		
815	Service Release Premium	0.500 % $ 525.00 P.O.C. *	$	
816	Origination Fee Due Broker		$	
817	FHA Upfront MIP/VA Funding Fee		$	
818	Flood Certification Fee		$	17.50
819	Courier Fee		$	25.00
820			$	
821			$	
822			$	
823			$	
824			$	
825			$	
1101	Settlement or Closing Fee To:		$	
1107	Attorney Fee To:		$	

Lender Paid: $
Broker Paid: $
* Compensation to Broker not paid out of Loan Proceeds (P.O.C. Fees)

PREPAID FINANCE CHARGE		$	3568.25
	Property Insurance Premiums to Insurance Agency:		
903	First Year Hazard Insurance Premium	$	367.50
904	First Year Flood Insurance Premium	$	
803	Appraisal Fee To: SMITH APPRAISERS $ 275.00 Paid	$	275.00
804	Credit Reporting Fees To: CREDIT ASSOCIATES $ 55.00 Paid	$	55.00
1101	Settlement or Closing Fee To:	$	
1105	Document Preparation Fee To: CONTOUR DOCUMENT SERVICE	$	55.00
1106	Notary Fee To:	$	
1107	Attorney Fee To:	$	
1108	Title Insurance Premium To: AMERICAN TITLE	$	351.00
1111	Endorsement To:	$	
1112	Title Binder	$	25.00
1201	Recording Fee to County Clerk	$	42.00
1202	City/County/Tax/Stamps	$	
1203	State Tax/Stamps	$	
1204		$	
1301	Survey To:	$	
1302	Termite/Pest Inspection	$	80.00
1303	Property Inspection To:	$	
1304	Photo Fee To:	$	
1305		$	
1306		$	
1307		$	
1308	Lump Sum Seller Paid	$	

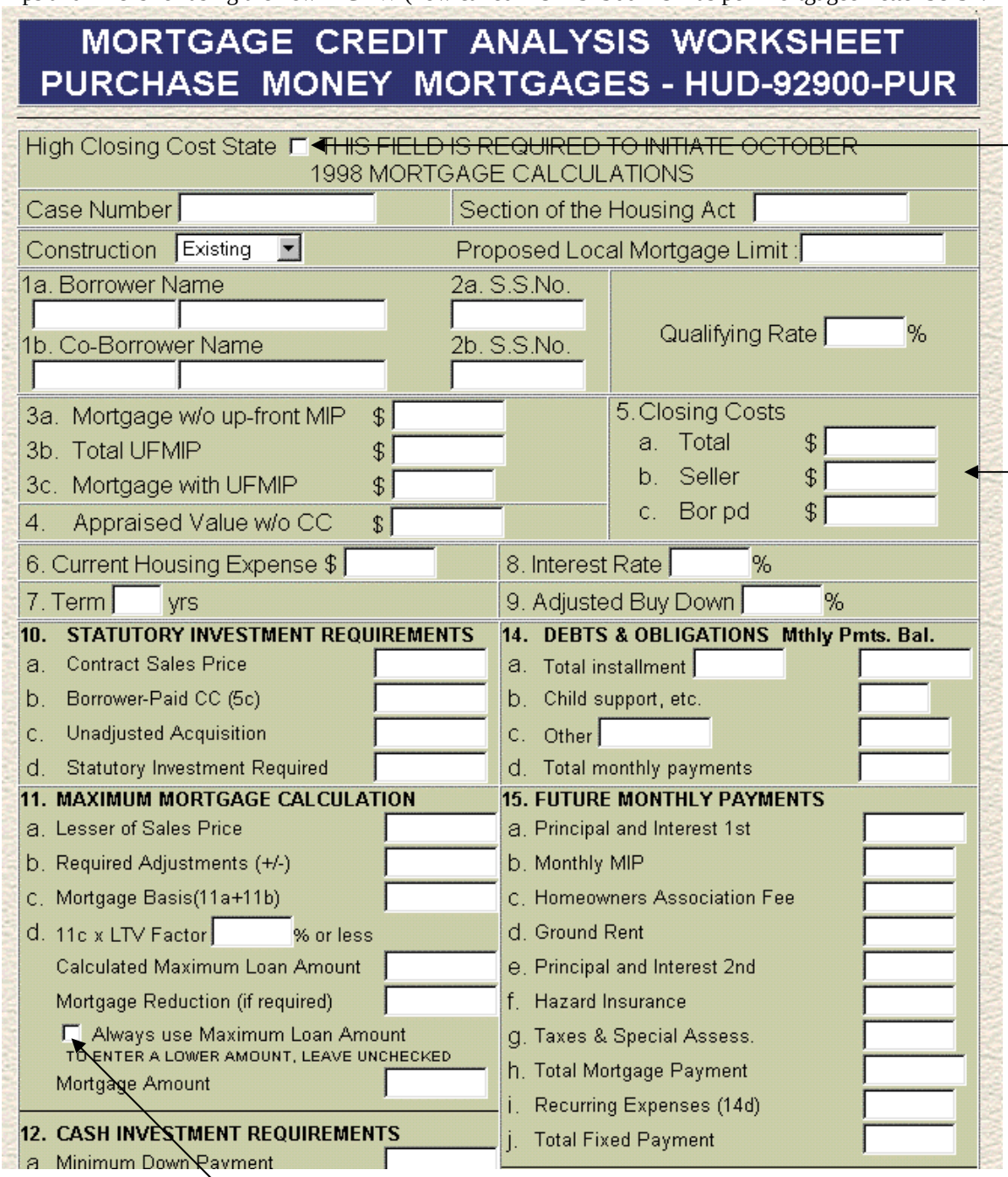
Lender Paid: $
Broker Paid: $

Loan Proceeds To: THE ESCROW CO.		$	99619.99
AMOUNT PAID TO OTHERS ON YOUR BEHALF		$	100870.49
1001	Hazard Insurance Impounds 2 months X $ 30.63 per month	$	61.26
1004	Property Tax Impounds 4 months X $ 125.00 per month	$	500.00
1006	Flood Insurance Impounds ____ months X $ ____ per month	$	
1007	____ ____ months X $ ____ per month	$	
1008	____ ____ months X $ ____ per month	$	
	Aggregate Analysis Adjustment	$	
AMOUNT PAID ON YOUR ACCOUNT			561.26
AMOUNT GIVEN TO YOU DIRECTLY			

Initials _____ Initials _____ Initials _____ Initials _____

FHA Purchase Money MCAW

Tips and Tricks for using the new MCAW (now called HUD-92900-PUR as per Mortgagee Letter 98-31.


MORTGAGE CREDIT ANALYSIS WORKSHEET
PURCHASE MONEY MORTGAGES - HUD-92900-PUR
High Closing Cost State
THIS FIELD IS REQUIRED TO INITIATE OCTOBER 1998 MORTGAGE CALCULATIONS
Case Number
Section of the Housing Act
Construction
Existing
Proposed Local Mortgage Limit :
1a. Borrower Name
2a. S.S.No.
1b. Co-Borrower Name
2b. S.S.No.
Qualifying Rate %
3a. Mortgage w/o up-front MIP $
3b. Total UFMIP $
3c. Mortgage with UFMIP $
4. Appraised Value w/o CC $
5. Closing Costs
a. Total $
b. Seller $
c. Bor pd $
6. Current Housing Expense $
8. Interest Rate %
7. Term yrs
9. Adjusted Buy Down %
10. STATUTORY INVESTMENT REQUIREMENTS
a. Contract Sales Price
b. Borrower-Paid CC (5c)
c. Unadjusted Acquisition
d. Statutory Investment Required
14. DEBTS & OBLIGATIONS Mthly Pmts. Bal.
a. Total installment
b. Child support, etc.
c. Other
d. Total monthly payments
11. MAXIMUM MORTGAGE CALCULATION
a. Lesser of Sales Price
b. Required Adjustments (+/-)
c. Mortgage Basis(11a+11b)
d. 11c x LTV Factor % or less
Calculated Maximum Loan Amount
Mortgage Reduction (if required)
Always use Maximum Loan Amount
TO ENTER A LOWER AMOUNT, LEAVE UNCHECKED
Mortgage Amount
15. FUTURE MONTHLY PAYMENTS
a. Principal and Interest 1st
b. Monthly MIP
c. Homeowners Association Fee
d. Ground Rent
e. Principal and Interest 2nd
f. Hazard Insurance
g. Taxes & Special Assess.
h. Total Mortgage Payment
i. Recurring Expenses (14d)
j. Total Fixed Payment
12. CASH INVESTMENT REQUIREMENTS
a. Minimum Down Payment

Field X4
You must type in Y or N (based on the state's classification).

Field F386
Allowable Closing Costs is an area of contention so we provide the ability to edit the Fees and Charges that affect this amount; you can edit the Screen labeled APRSET-APR/FHA Settings found in the Forms Directory. Fees and Charges that are NOT currently included are: Tax Service, Commitment Fee, Application Fee, Upfront MIP, and Origination Fee due Broker.

Field F269 Answering Y in this field will force THE LOAN HANDLER to calculate the maximum FHA Loan Amount, and everything that depends on the Loan Amount such as Origination and Discount Fees, LTVs and Qualifying Ratios. The Loan Amount and all its dependent values will re-calculate every time one of its own factors such as property value changes. Answer N to allow entry of your choice for the Loan Amount fields and to suppress recalculation.

FHA Loan Amount Worksheet (Refinance Loans Only)

Based on changes made on FHA loans *The Loan Handler* now has a new form called the FHA Loan Amount Worksheet which has replaced the former Streamline Refinance Worksheet.

A Streamline Refinance:

This new form calculates the MIP Refund (as long as original loan information is filled in properly). It also handles the financing of closing costs for Streamlines a little bit differently than a Standard Refinance. Streamline Refinances cannot include Credit Report or Appraisal Fees as financed items.

Cash Out Refinances:

Previously, the 'Costs of Repairs' Field was a switch for using the 85% Rule for Cash Out Loan Scenarios. This was replaced with the question 'Cash Out Y/N?' to allow for the handling of these situations without repairs as well as cases that may require repairs but were not necessarily Cash Out Refinance Loans.

Handling Discount Points:

Previously, you were not able to include the Discount Amount in the Mortgage Basis Calculation (line 14e.) on the Mortgage Credit Analysis Worksheet (MCAW). Many users would FREEZE (<CTRL><F>) the Discount Fees in the box for HUD Allowable Closing Costs on the MCAW (line 8a.) now however, the calculations will add the Discount to the Mortgage Basis:

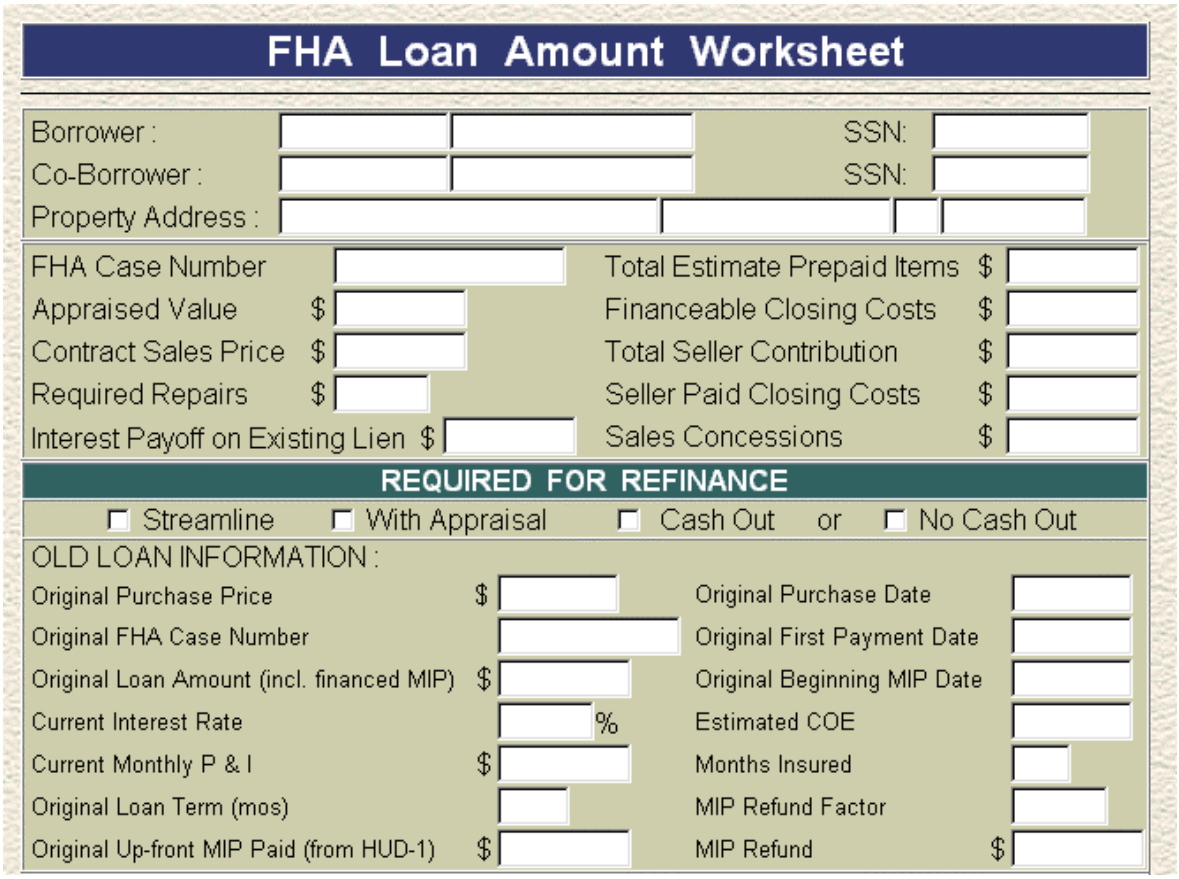
A. - When the questions 'Streamline Refinance Y/N?' and 'Closing Costs Financed Y/N?' are both answered Y (Yes)
or

B. - When the questions 'Streamline Refinance Y/N?' and 'Cash Out Y/N?' are both answered N (No)

For Regular Refinance with Cash Out and for Streamlines where Closing Costs are NOT financed, the Mortgage Basis still excludes the Discount Fees. Line c. on the FHA Loan Amount Worksheet is the same Field and calculations as line 14e. on the MCAW.

For Example, on a Regular Refinance with no Upfront MIP Refund and no Cash Out the new Loan Amount calculation will require all Allowable HUD Closing Costs on the FHA Refinance Worksheet or on the Good Faith Estimate/Second Page REG Z. In order for Origination and Discount Points to calculate as Fees you will need to enter a 'Guestimate' for New Base Loan Amount.

A portion of the FHA LOAN AMOUNT WORKSHEET:



FHA Loan Amount Worksheet

Borrower : SSN:
Co-Borrower : SSN:
Property Address :

FHA Case Number
Appraised Value $
Contract Sales Price $
Required Repairs $
Interest Payoff on Existing Lien $

Total Estimate Prepaid Items $
Financeable Closing Costs $
Total Seller Contribution $
Seller Paid Closing Costs $
Sales Concessions $

REQUIRED FOR REFINANCE

☐ Streamline ☐ With Appraisal ☐ Cash Out or ☐ No Cash Out

OLD LOAN INFORMATION :

Original Purchase Price $
Original FHA Case Number
Original Loan Amount (incl. financed MIP) $
Current Interest Rate %
Current Monthly P & I $
Original Loan Term (mos)
Original Up-front MIP Paid (from HUD-1) $

Original Purchase Date
Original First Payment Date
Original Beginning MIP Date
Estimated COE
Months Insured
MIP Refund Factor
MIP Refund $

Details of the New Loan Calculation:

a. Unpaid Balance of Current Mortgage (will transfer to item d. on Details of Transaction, 3rd Page URLA)
b. Preliminary Streamline w/o Appraisal Equal to Unpaid Balance minus MIP Refund
c. Mortgage Basis or Streamline w/Financing Equal to Unpaid Balance plus Closing Costs minus MIP Refund
d. Preliminary Loan Amount by Cost Method, Equal to Appraised Value plus Closing Costs, then 97% of first $25,000, plus 95% of the next $100,000, plus 90% of $125,000
e. Preliminary Loan Amount by Value Method, Equal to 97.75 % of Appraised Value or 98.75% of Appraised Value if $50,000 or less

How To Combine Borrower Files (Co-Mortgagor Sets)

Adding Co-mortgagors

The Loan Handler allows you to add up to four (4) co-mortgagors to every borrower file. You can either link an existing borrower file as a co-mortgagor to the primary borrower file, or you can create a new file for the co-mortgagor. Fields that are shared among all co-mortgagors will be copied from the primary borrower file to the co-mortgagors every time the primary borrower file is saved. Whenever any file of a combined loan number is open for modification, all the files in the collection must be locked, because they are all subject to modification as well. It is very easy to add, remove, and switch between co-mortgagor files using The Loan Handler.

Add a co-mortgagor to the primary borrower file

To add a co-mortgagor to the primary borrower file:

1. *Open* or *Create* and *Save* the primary borrower file.

2. Select **File|Add Co-mortgagor**.

- Select *Add a New Co-mortgagor* to create a new co-mortgagor file, then press **Add**. A new borrower file opens. Enter the borrower's first and last names on the *Preliminary Information Screen* of the co-mortgagor file. The co-mortgagors name now appears below the primary borrower's name in the *Borrowers Window*.

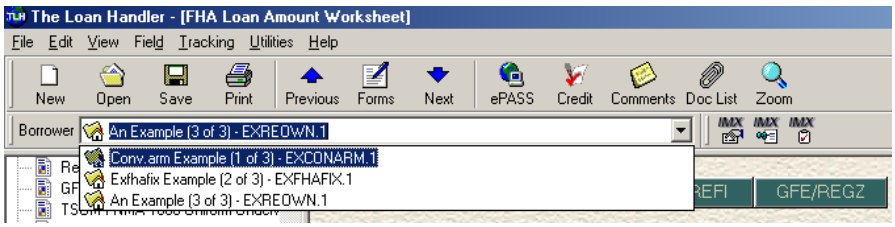
Add Co-Mortgagor
There are two different ways to add a Co-Mortgagor file. The first option is to create a new Co-Mortgagor. The second option is to link an existing borrower (which must be in the same directory as the primary file).
Add a new Co-Mortgagor
Link an existing Borrower
Browse...
Add
Cancel

- Select *Link an Existing Borrower* if you wish to add an existing primary borrower file as the co-mortgagor to the active borrower file. Enter the filename for the file to link, or click *Browse* to locate the file. Click **Add** to add the file as a co-mortgagor to the primary borrower file.

IMPORTANT: If you are linking an existing borrower file as a co-mortgagor to the primary borrower file, the linked file must be located under the same file path as the primary borrower, e.g. *C:\Contour\Loans\User1*. If the file is not located under this path, use Transfer Borrower Files to move the file, and then link the file to the primary borrower.

3. Repeat step 2 to **Add** up to four (4) co-mortgagors.

4. All co-mortgagors are now listed in the Borrowers drop-down. To switch between co-mortgagor files, click on the drop-down arrow to select a different file.


The Loan Handler - [FHA Loan Amount Worksheet]
File Edit View Field Tracking Utilities Help
New Open Save Print Previous Forms Next ePASS Credit Comments Doc List Zoom
Borrower
An Example (3 of 3) - EXREOWN.1
Conv.arm Example (1 of 3) - EXCONARM.1
Exfhafix Example (2 of 3) - EXFHAFIX.1
An Example (3 of 3) - EXREOWN.1
GFE/REGZ

5. Remember that whenever any file of a co-mortgagor loan is open for modification, the shared fields for all files files in the co-mortgagor set are subject to modification as well. Therefore, when you *Save* any one co-mortgagor file, any modifications made to shared fields will automatically be made and saved to each file.

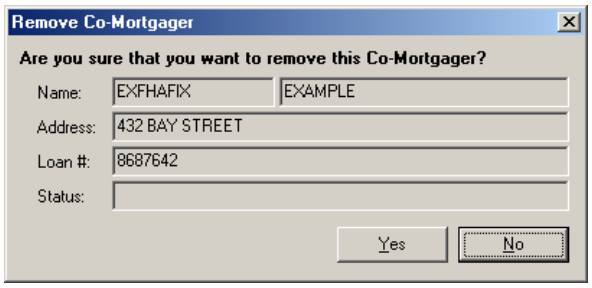
- To save your modifications, select **File|Save Loan**.
- To save your modifications and close the entire loan, select **File|Close Loan**.

Removing Co-mortgagors

When you remove a co-mortgagor file from a loan, you are given the option to delete the file permanently from your system or to convert the co-mortgagor into a primary borrower file. To remove a co-mortgagor file from a loan:

1. Open any file from the co-mortgagor set.
2. Select the **Borrower(s)** you would like to remove from the menu bar.
3. Select **File|Remove Co-mortgagor** from the main menu.
4. The *Remove Co-mortgagor* screen appears with the file you selected.

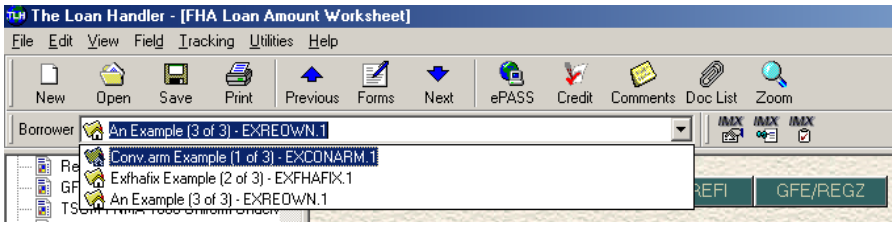
- Press **YES** if you wish to delete this file permanently from your system
- Press **NO** if you wish to convert the co-mortgagor file to a primary borrower file.



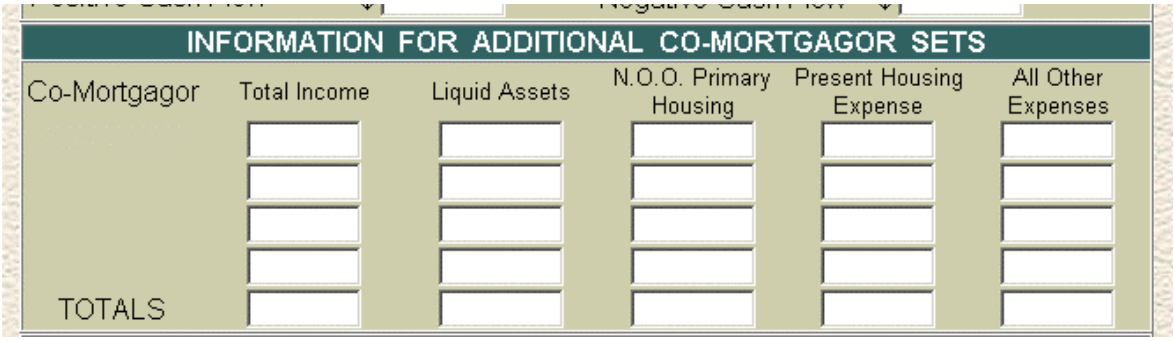
Switching Between Co-mortgagers within a Co-Mortgagor Set

To switch between co-mortgagers within a co-mortgager set:

1. Open any borrower file from the co-mortgager set.
2. To switch to another co-mortgager, click once on the co-mortgager name in the Borrowers Window. The selected co-mortgagor file will open.


The Loan Handler - [FHA Loan Amount Worksheet]
File Edit View Field Tracking Utilities Help
New Open Save Print Previous Forms Next ePASS Credit Comments Doc List Zoom
Borrower
An Example (3 of 3) - EXREOWN.1
Conv. arm Example (1 of 3) - EXCONARM.1
Exfhafix Example (2 of 3) - EXFHAFIX.1
An Example (3 of 3) - EXREOWN.1
GFE/REGZ

All results of the CO-Mortgagors are reported to the Preliminary Screen of the Primary Borrower. There is no need to enter information here.



Using The HUD 1ES Form: The Aggregate Analysis Worksheet

The Aggregate Method is another Regulation X requirement and is an accounting method used in making Escrow Account computations that consider balances 'as a whole'. Previously, Escrow Accounts were figured separately as 'single-items'.

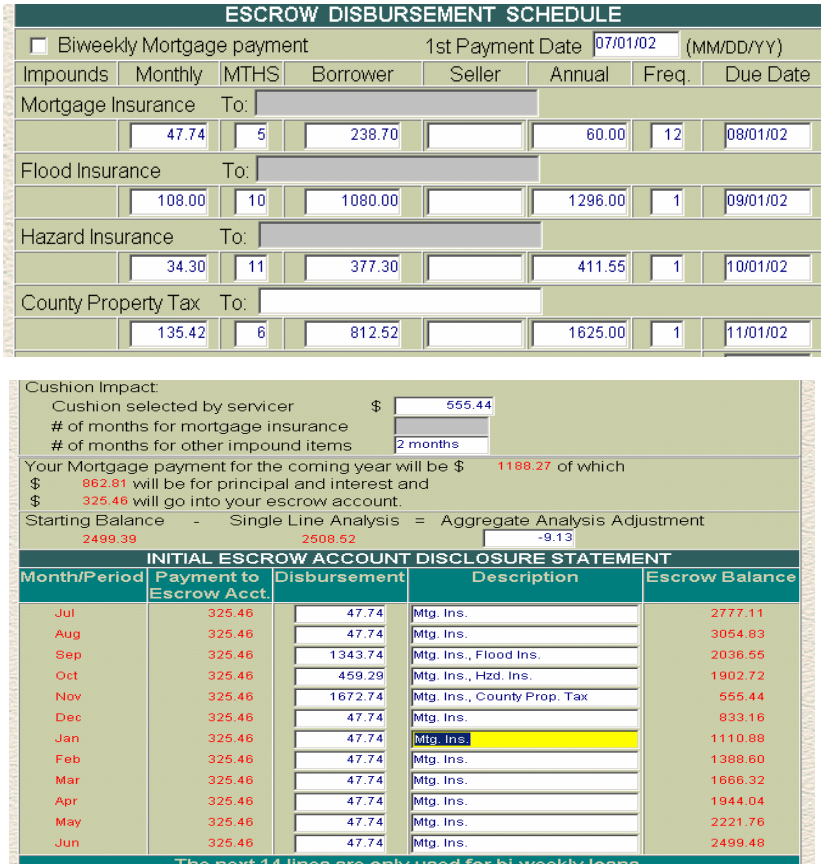
Lenders/Servicers that establish Escrow Accounts at the time of settlement, regardless of whether the account is required by the Lender or voluntarily established by the borrower, the servicer (or servicer's representative) must provide the borrower with an initial Escrow Account Statement which is a forward-looking projection of anticipated activity in the account's first year. The output form is an Aggregate Analysis in *The Loan Handler* or HUD1-ES in *The Loan Closer*. This disclosure shall be given to the borrower either at settlement or WITHIN 45 calendar days of settlement.

Before concerning yourself with the limitations/allowances contained in this final rule regarding Escrow Account management, a Lender/Servicer must first examine the mortgage loan documents to determine the controlling Escrow Limits when preparing an initial Escrow Account Statement.

To fill out the **Aggregate Analysis**:

Mouse: <CLICK> on the [Forms] Tool Button and then <DOUBLE CLICK> on HUD1ES
Keyboard: Press <CTRL><W> (Where) and press <H> HUD1ES and <ENTER> to access this form

The Name and Address, P&I and First Payment Date info should already be filled out for you since the Preliminary Information, Application and REG Z should have already been filled out. Answer Y or N for the Bi-Weekly question and fill in whether a Cushion is Required. The Maximum Cushion amount allowed is one sixth of the estimated total of annual payments (2 months) or twice the figured calculated in the field for monthly payment to the Escrow Account (it's four times the figure if it's a Bi-Weekly loan). If the Cushion entered is larger than allowed for this loan scenario the program will automatically adjust this figure to the maximum for you. To have it calculate the Maximum Cushion for you, enter an obliviously high amount (i.e. $9999) and it will return the maximum. If no Cushion is entered then the Escrow Account Balance is automatically calculated to reflect a Zero (0) balance at the lowest point during the year; you'll see a Zero (0) in the right hand column during one of the months calculated by the schedule. The cushion cannot be entered until after ALL disbursements are entered. On FHA loans, even if they will not be collecting any impounds up front they need to enter a monthly MI amount in Field F232 (Monthly MMI Payment on the Prelim Screen, Taxes and Insurance Section) in order for the cushion to calculate correctly.



ESCROW DISBURSEMENT SCHEDULE

Biweekly Mortgage payment — 1st Payment Date 07/01/02 (MM/DD/YY)

Impounds	Monthly	MTHS	Borrower	Seller	Annual	Freq.	Due Date
Mortgage Insurance To:							
	47.74	5	238.70		60.00	12	08/01/02
Flood Insurance To:							
	108.00	10	1080.00		1296.00	1	09/01/02
Hazard Insurance To:							
	34.30	11	377.30		411.55	1	10/01/02
County Property Tax To:							
	135.42	6	812.52		1625.00	1	11/01/02

Cushion Impact:
Cushion selected by servicer $ 555.44
# of months for mortgage insurance
# of months for other impound items 2 months

Your Mortgage payment for the coming year will be $ 1188.27 of which
$ 862.81 will be for principal and interest and
$ 325.46 will go into your escrow account.

Starting Balance 2499.39 - Single Line Analysis 2508.52 = Aggregate Analysis Adjustment -9.13

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Month/Period	Payment to Escrow Acct.	Disbursement	Description	Escrow Balance
Jul	325.46	47.74	Mtg. Ins.	2777.11
Aug	325.46	47.74	Mtg. Ins.	3054.83
Sep	325.46	1343.74	Mtg. Ins., Flood Ins.	2036.55
Oct	325.46	459.29	Mtg. Ins., Hzd. Ins.	1902.72
Nov	325.46	1672.74	Mtg. Ins., County Prop. Tax	555.44
Dec	325.46	47.74	Mtg. Ins.	833.16
Jan	325.46	47.74	Mtg. Ins.	1110.88
Feb	325.46	47.74	Mtg. Ins.	1388.60
Mar	325.46	47.74	Mtg. Ins.	1666.32
Apr	325.46	47.74	Mtg. Ins.	1944.04
May	325.46	47.74	Mtg. Ins.	2221.76
Jun	325.46	47.74	Mtg. Ins.	2499.48

The next 14 lines are only used for bi-weekly loans

Escrow Disbursement Schedule:

This is where you do enter data. Enter the dollar amount that will be paid out during the month listed to the left; combine those items that are paid during the same month (i.e. Taxes of 150 and Hazard of 50 would be listed as 200). Notice that the totals in other columns are automatically calculated for you as you enter amounts into this column.

Initial Escrow Account Disclosure Statement Section:

No data entry required. It is automatically determined for you. To change this column change the First Payment Date near the top of the form. If this is a Bi-Weekly loan then this column will show the date of the payment and not the name of the month.

Escrow Balance:

No data entry required. It is automatically determined for you.

Section 32 Disclosure: High Cost Mortgages

Section 32 loan scenarios are normally B, C and D Credit Loans, but this is not always the case

- Select the appropriate borrower file from the Borrower Directory and fill in the necessary documents as needed (at a minimum fill out the GFE or Second Page REG Z, the First Page REG Z and the Section 32 Test)

- On the Section 32 Test Form Field X1 (Treasury Security Yield) is obtainable from your Lender/Investor and is usually adjusted monthly. Field X48 (Total amount of Points and Fees applicable…) is auto calculated for your based on the Y/N fields in the right hand column for each possible Fee and Charge. X50 (Enter minimum figure for …) is also obtainable from the Lender/Investor and is usually adjusted yearly; in 2000 the amount is $451. Fields X2, X49 and F51 will also auto calculate based on the other entries

- Access the Print Menu
Mouse: <CLICK> on the [Print] Tool Button
Keyboard: Press <ALT><F> File and Print or press <CTRL><P> (Print)

- <CLICK> on [+] and select First Page REG Z and the Section 32 TIL Disclosure for printing by <CLICKING> on them or pressing <SPACEBAR>

- <CLICK> on [Print] (or continue selecting any other documents that you may want at this time and print them all together as a group)

For ARM Loans:

- Follow the above steps for data entry and be sure to enter the ARM data on the First Page REG Z. Be sure Field F608 is filled in properly with '3' for ARM, then enter the appropriate figures into the ARM Section at the bottom of this form (see the sheets entitled Guide to Regulation Z (Truth-in-Lending) and Regulation Z and ARM Loans) be sure that 'Lifetime Rate Cap - as point above initial rate' Field F247 is also filled in properly (e.g. if the maximum that the Rate can go up (worst case scenario) with this Loan Product is 16% and the Start Rate was 10% then the correct answer for Lifetime Rate Cap is '6'; calculated as 16 - 10 = 6)

- Access the Print Menu
Mouse: <CLICK> on the [Print] Tool Button
Keyboard: Press <ALT><F> File and Print or press <CTRL><P> (Print)

- <CLICK> on [+] and select First Page REG Z and the Section 32 TIL Disclosure for printing by <CLICKING> on them or pressing <SPACEBAR>

- <CLICK> on [Print] (or continue selecting any other documents that you may want at this time and print them all together as a group)

*** Note:** The First Page REG Z (TIL) must be printed before you print the Section 32 Disclosure since the calculations needed for this Disclosure are based on the calculations for the REG Z. If you change your GFE figures be sure to repeat the above process

Answers To The Most Frequently Asked Truth-in-Lending Questions

FBBB Item # 2

Annual Percentage Rate The cost of your credit at a yearly rate. A	Finance Charge The dollar amount the credit will cost you. B	Amount Financed The amount of credit provided to you or on your behalf. C	Total of Payments The amount you will have paid after you have made all of your scheduled payments. D

Q. WHAT IS A 'TRUTH-IN-LENDING DISCLOSURE' AND WHY DO I RECEIVE THIS DOCUMENT?

A. The Truth-In-Lending Disclosure is designed to give information about the costs of your loan. You may then compare these costs with those of other loan programs or lenders.

Q. WHAT IS THE 'ANNUAL PERCENTAGE RATE?' (Box 'A' above).

A. The Annual Percentage Rate (A.P.R.) is the cost of your credit expressed as a annual rate. You may be paying loan discount 'points' and other 'prepaid' finance charges at closing. Therefore, the A.P.R. disclosed is often higher than the interest rate on your loan. This A.P.R. can be compared to the A.P.R. on other loan programs. This will give you a consistent means of comparing rates and programs.

Q. WHY IS THE 'ANNUAL PERCENTAGE RATE' DIFFERENT FROM THE INTEREST RATE FOR WHICH I APPLIED?

A. The A.P.R. is computed from the Amount Financed. It is based on what your proposed payments will be on the actual loan amount credited to you at settlement. For example, on a $50,000 loan with $2000 Prepaid Finance Charges, a 30 year term, and a fixed interest rate of 12%, the payment would be $514.31 (principal and interest). Since the A.P.R. is based on the Amount Financed ($48,000), while the payment is based on the loan amount given ($50,000), the A.P.R. (12.553%) is higher than the interest rate.

Q. WHAT IS THE 'FINANCE CHARGE'? (Box 'B' above)

A. The Finance Charge is the cost of credit expressed in dollars. It is the total amount of interest calculated at the interest rate over the life of the loan. It includes Prepaid Finance Charges and the total amount of any required Mortgage Insurance charged over the life of the loan.

Q. WHAT IS THE 'AMOUNT FINANCED?' (Box 'C' above)

A. The Amount Financed is the loan amount applied for, minus the Prepaid Finance Charges. Prepaid Finance Charges include liens paid at or before settlement. Examples would be loan origination, commitment or discount fees ('points'), adjusted Interest, and initial Mortgage Insurance Premiums. The Amount Financed is lower than the amount you applied for because it represents a NET figure. If you applied for $50,000 and the Prepaid Finance Charges total $2,000, the Amount Financed would be $48,000.

Q. DOES THIS MEAN I WILL GET A SMALLER LOAN THAN I APPLIED FOR?

A. No. If your loan is approved in the amount requested, you will receive credit toward your home (purchased or refinanced) for the full amount in which you applied. In the example above, you would therefore receive a loan for $50,000 and not for $48,000.

Q. WHAT IS THE TOTAL OF PAYMENTS? (Box 'D' above)

A. This figure represents the total amount you will have paid if you make the minimum required payments for the entire term of the loan. This includes principal, interest and mortgage insurance premiums, but does not include payments for real estate taxes or property insurance premiums.

Q. MY DISCLOSURES SAY THAT IF I PAY THE LOAN OFF EARLY, I WILL NOT BE ENTITLED TO A REFUND OF PART OF THE FINANCE CHARGE. IS THIS TRUE?

A. Yes. You will be charged interest for the period of time in which you used the money loaned to you. Your prepaid finance charges are generally not refundable, nor is any interest which has already been paid.

Guide To Regulation Z (Truth-in-Lending)

FBBB Item # 25

The following REG-Z guide will assist you in filling out the Truth-In-Lending form of *TLH* and *TLC*

First Page REG-Z:

- Verify that LOAN AMOUNT, INTEREST RATE, and TERM are correctly filled out

- Fill in 'FIRST PAYMENT DATE' (type MONTH / DAY / YEAR in standard computer date format XX/XX/XX and be sure to use zeros in front of single digits: 06/01/96). **Use the Calendar Tool Bar Button for quick and accurate date posting!**

- Fill in the rest of the First Page based upon the appropriate loan requirements

- If using PMI, fill in PMI SECTION (near the middle of the form):
  - Fill in Lines 1-3. Total number of years should be equal to the term of the loan (i.e. '30' if it's a 30 year loan)
  - For flat rate/level payment PMI enter '30' years and its factor
  - For stepped payment PMI the typical answer is '10' years at one factor and '20' years at a lower factor
  - DECLINING BALANCE ('N' for CA and most other states except TX)
  - LTV CUT OFF (as above leave blank for most states). If used enter the LTV in which PMI is no longer required, usually '80' and now mandatory at '78'; PROPERTY VALUE must be entered at the top of the form.
  - MONTHS OF PMI PREMIUMS PREPAID, normally '2' (two months)

Verify that the field entitled LOAN TYPE is accurate and fill out the corresponding fields in the section below:

1. FIXED RATE PROGRAMS:
   NORMAL FIXED RATE PROGRAMS (Fill in nothing else)
   FIXED RATE BUYDOWN PROGRAMS (if equal):
   - Under the Buy downs Section fill in lines 1, 2, 3, 7, and 9 (Other lines optional)
   - IS A 3RD PARTY PAYING BUYDOWNS?, 'N' means the borrower pays

2. GPM PROGRAMS:
   - Under the Graduated Payment Section fill in lines 1 and 2 (e.g. 12 Months at 7.5 percent)

3. ARM PROGRAMS (Two types: NO-NEGATIVE AMORTIZATION and NEGATIVE AMORTIZATION):
   - Under the ARM Section all ARM loans: Fill in lines 1,2 and 3. Field 1 and 3 are simply added together to create the fully indexed rate (i.e. the rate that the payments will top out at)
   - NO-NEGATIVE ARM LOANS: Also fill in lines 8 and 9 (line 10 and 11 are optional). Line 8 is how often adjustments are made usually this is 6 or 12. Line 9 is the maximum change for each adjustment usually 1 or 2
   - NEGATIVE ARM LOANS: Also fill in lines 4, 5, 8 and 9 (lines 6, 7, 10 and 11 are optional). Same as for NO- NEGATIVE above but for line 4 enter the number of months which is usually 12. Also enter line 5 for the percentage that the payment can change for each adjustment. This is usually 7.5 or 15
   - LIFETIME RATE CAP- as points....: fill in line 13. This is usually 5 or 6
   - CALCULATE WORST CASE PAYMENT STREAM (Y/N): This is usually Y
   - NOTE: The Fully Indexed Rate is equal to line 1 and line 3. The addition of these two will be rounded up to the nearest eighth if you have so selected in Line 2.

4. OTHER PROGRAMS:
   Fill in MANUAL INPUT OF YEARS USED (all lines optional). This is a last resort way of completing the REG Z for loan types that Handler does not support. It allows you to enter the payments for each year. The last payment entered will continue for the life of the loan

5. BI-WEEKLY PROGRAMS:
   Fill in nothing else, but when payments are calculated, it will show BI-WEEKLY schedule

6. BI-WEEKLY ARMS PROGRAMS:

Fill in as per a normal ARM except use number of **WEEKS** instead of months. Note that the Bi-Weekly payments will not effect the P&I calculation on the forms other than the REG Z printout

7. INTEREST ONLY PROGRAMS:

- Fill in TERM and leave BALLOON DUE IN field blank
- The BALLOON DUE IN field is only used for Balloon Payment loans. The PROPERTY VALUE is only required with DECLINING BALANCE PMI with an LTV CUTOFF

8. CONSTRUCTION LOANS PROGRAMS:

These types of loans can vary depending on a number of different factors.

Second Page of REG-Z or Good Faith Estimate (they have basically the same data fields):

- Fill in the fields on this page as they apply to this loan. Note that all sections on the Second Page of REG Z either have a "A" next to them or not. An 'A" represents it will directly affect the APR calculation. The other items have no effect on the APR. This form does not replace the need for a Good Faith Estimate even though they are basically the same fees and charges. Print your Good Faith Estimate from the Print Menu

- For PREPAID INTEREST, USE 360 DAYS (Y/N)? ('N' will use 365 days). Answer 'N' for No on FHA/VA loans and 'Y' for Yes for most Conventional loans
- Government loans should have MIP FEE added to the first section
- The second section is for fees to third parties
- At the bottom of the form, enter an E for ESTIMATE if you would like an E placed next to all of the figures. Leave blank otherwise. Answer Yes to ALL DATES AND NUMERICAL DISCLOSURES ARE ESTIMATES. These two questions work together. If left blank it will print a final GFE

These are some of items that may need to be adjusted to reflect the requirements of your particular lender/investor.

1. Round APR 3 Places (Y/N)? – 'N' means 2 Places

2. Use Prepaid Interest in APR (Y/N)? - Include Prepaid Interest Amount in the APR calculations.

3. Odd Final Payment (Y/N)? - Shown on payment schedule of the REG Z printout; The last payment will be the actual last payment paid when the loan is fully amortized over the full term of the loan; either is legal

Always be sure to verify that the methods and procedures used when creating your Truth-in-Lending and Good Faith Estimate are correct and acceptable to your Regulatory Agency and/or Lender/Investor. These notes are intended to be general guidelines and we in no way guarantee their compliance with all possible regulations

Regulation Z and ARM Loans

This sheet explains how to use *TLH* to produce a proper REG Z/TIL Disclosure for a number of common ARM loan products. For more details see the sheets entitled Guide to Regulation Z (Truth-in-Lending). Here is sample data for the examples listed below:

Index:	6.25 %
Margin:	2.50 %
Per Adjustment:	2.00 %
Adjustment Periods:	12/24/36/48/60/84/120 months
Lifetime Rate Cap:	6.0 % (say 12.65 - 6.25 = 6.0)
Maximum Payment for Section 32 Loans:	$500 (1/2 of the P & I Payment $1000)
Calculate Worst Case Payment Stream Y/N:	Y
Does ARM have a Conversion Option:	N

2 / 28 - ARM:
Use lines 1, 2, 3, 8, 9, 10, 11, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 12, 2, 24, 2, 6.0, $500, Y, N)**

3 / 27 - ARM:
Use lines 1, 2, 3, 8, 9, 10,11, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 12, 2, 36, 2, 6.0, $500, Y, N)**

One Year ARM:
Use lines 1, 2, 3, 8, 9, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 12, 2, 6.0, $500, Y, N)**

Three Year ARM:
Use lines 1, 2, 3, 8, 9, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 36, 2, 6.0, $500, Y, N)**

Five Year ARM:
Use lines 1, 2, 3, 8, 9, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 60, 2, 6.0, $500, Y, N)**

Seven Year ARM:
Use lines 1, 2, 3, 8, 9, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 84, 2, 6.0, $500, Y, N)**

Ten Year ARM:
Use lines 1, 2, 3, 8, 9, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 120, 2, 6.0, $500, Y, N)**

Three - One ARM:
Use lines 1, 2, 3, 8, 9, 10, 11, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 12, 2, 36, 2, 6.0, $500, Y, N)**

Five - One ARM:
Use lines 1, 2, 3, 8, 9, 10, 11, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 12, 2, 60, 2, 6.0, $500, Y, N)**

Seven - One ARM:
Use lines 1, 2, 3, 8, 9, 10, 11, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 12, 2, 84, 2, 6.0, $500, Y, N)**

Ten - One ARM:
Use lines 1, 2, 3, 8, 9, 10, 11, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 12, 2, 120, 2, 6.0, $500, Y, N)**

Three - Three ARM:
Use lines 1, 2, 3, 8, 9, 10, 11, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 36, 2, 36, 2, 6.0, $500, Y, N)**

Three Month COFI ARM:
With a Negative Amortization cut off at 110%, a monthly rate adjustment (that always reflects the fully-indexed rate in this scenario; here it is 99), a payment change every three months, and a maximum payment adjustment of 7.5%

Use lines 1, 2, 3, 4, 5, 8, 9, 12, 13, 14, 15, 16 **(6.25, Nearest, 2.5, 3, 7.5, 1, 99, 110, 6.0, $500, Y, N)**

Three Month COFI ARM:
With an Initial Fixed Rate and Payment for Six Months, a Negative Amortization cut off at 110%, a monthly rate adjustment (that always reflects the fully-indexed rate in this scenario; here it is 99), a payment change every three months, and a maximum payment adjustment of 7.5%

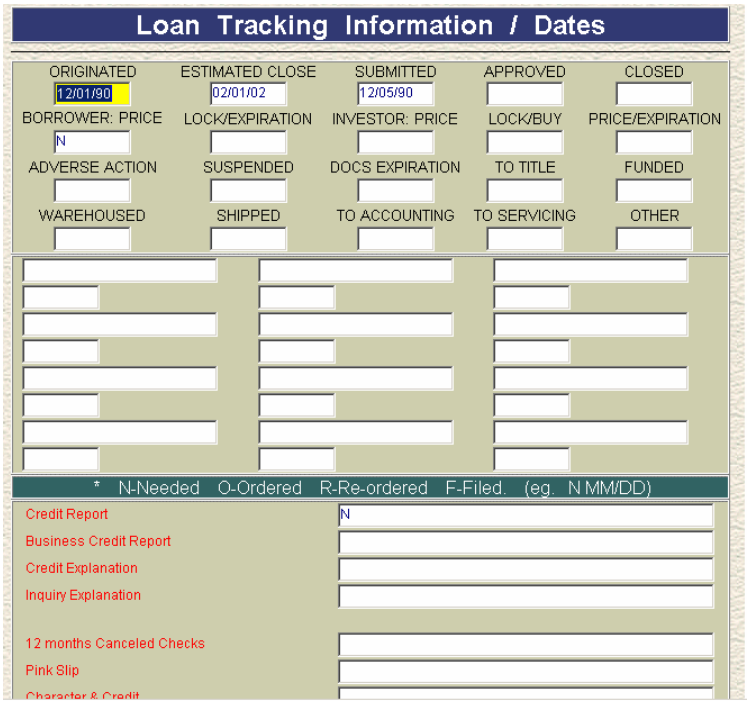
Use lines 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16 **(6.25,Nearest,2.5,3,7.5,6,7.5,1,99,6,99,110,6.0,$500,Y,N)**

Tracking Information

(Required Items Checklist/Stip List)

This Form is a great tool for keeping track of all the miscellaneous items needed in order to submit a loan to underwriting, think of it as your Borrower Checklist or Stip List (i.e. for many of us the Front Cover of your Loan File). The top section helps track the key dates associated with the loan and is important for those clients currently using or planning to get *The Loan Tracker*. These dates and Field F1393 from the Prelim Screen – the HMDA section determine the status of a loan when viewing a report from *TLT*; these date fields convert to words in reports (i.e. Closed, Denied, Withdrawn, etc.).

The bottom section helps you track the numerous items needed for your loans. For example, a Credit Report, W-2's, 1040's, Gift Letter, Appraisal, Title Report, Survey, etc. There's room for over Eighty (80) items and plenty of room available for any Company or Lender/Investor specific items that may be required. The data from this Form will show up on Reports in *The Loan Tracker*, the Recap Sheets that can be viewed or printed and in Custom Letters (see the sheets entitled Sample Custom Letters: 1missing.ltr, 1status1.ltr, 1status2.ltr, 1status3.ltr and others).



If you would like to add/change items to the existing list (i.e. the left hand side of the form) please refer to the Administrator's Handbook.

Using The Conditions Database

The Conditions Database (or Stip List) is a feature that lets users track important loan conditions/stips and maintains a listing of their details. It is similar to the current Tracking Information form, but it does serve a slightly different purpose. Users can define the categories and each condition is tracked by individual responsibility and not just by a 'Have/Don't Have' status. Here's an example of how a Mortgage Company might use this feature.

Before going to an Underwriter, check for the following:

1. A signed, dated and typed/computer generated URLA
2. A satisfactory Credit Rating with any and all appropriate credit explanations
3. Completed VOE's for Borrower and Co-Borrower

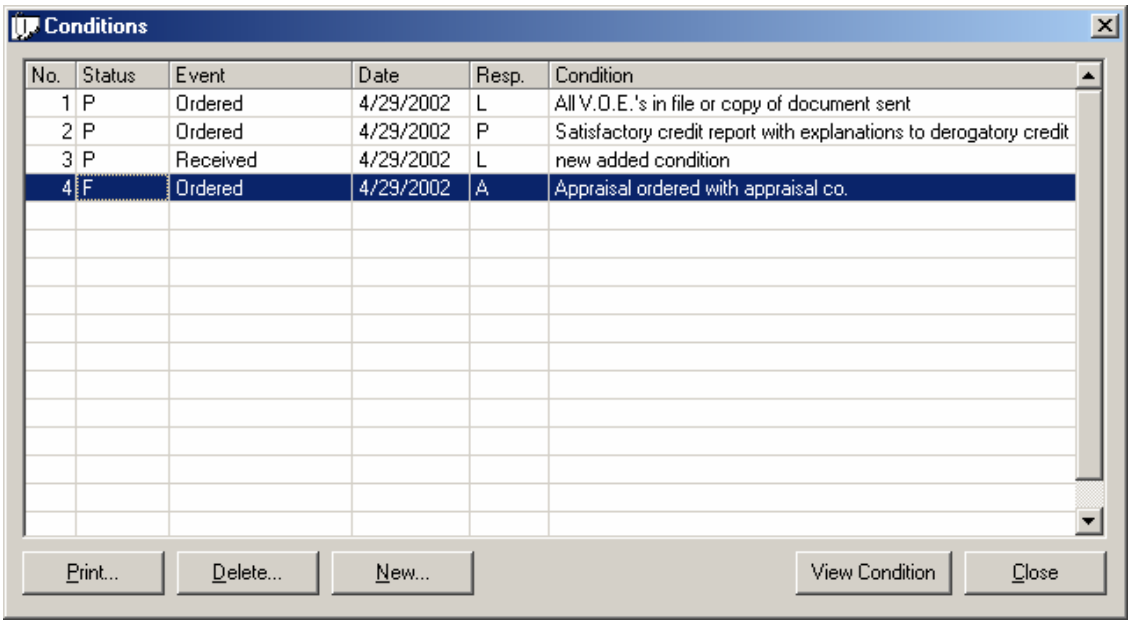
Before going to Title, check for the following:

1. Completed VOM's
2. Completed VOD's for Reserves

Before going to Closing, check for the following:

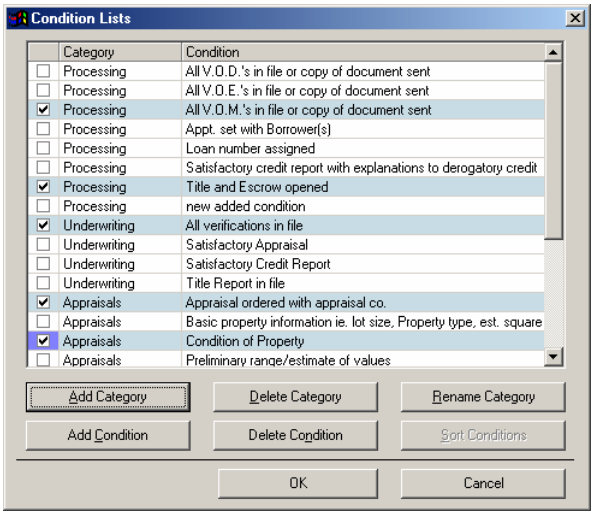
1. Completed Demand of the Payoff
2. A copy of their Green Card (Resident Alien Card): Front and Back

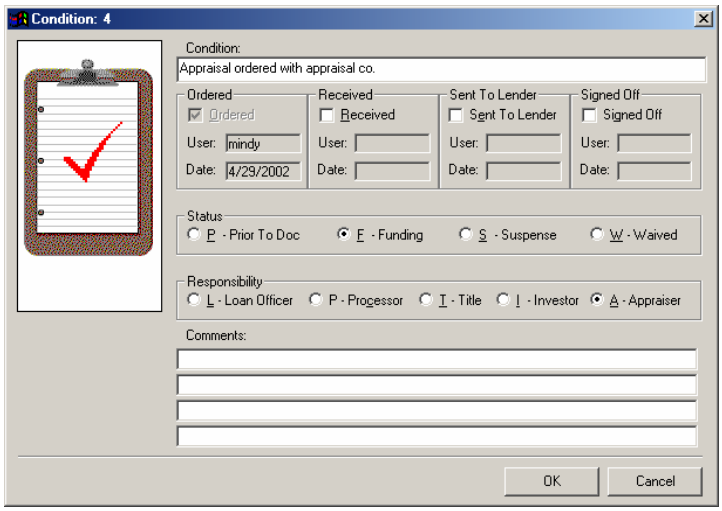
Here's how it looks in *The Loan Handler:*


Conditions
No. Status Event Date Resp. Condition
1 P Ordered 4/29/2002 L All V.O.E.'s in file or copy of document sent
2 P Ordered 4/29/2002 P Satisfactory credit report with explanations to derogatory credit
3 P Received 4/29/2002 L new added condition
4 F Ordered 4/29/2002 A Appraisal ordered with appraisal co.
Print...
Delete...
New...
View Condition
Close

Note the [Print] Button at the bottom left of the screen, this lets you print the Conditions/Stip List as the loan progresses through the pipeline. There are two types of print outs available: a Comprehensive Conditions Report or a Conditions Events Report (see attached samples)

If you <CLICK> on [View Condition] with a Condition highlighted (outlined with dashes) it will show an Event Status screen (e.g. Condition: 3) which allows you to assign its current Status, the Responsibility and any additional Comments as is appropriate


Condition Lists
Category
Condition
Processing All V.O.D.'s in file or copy of document sent
Processing All V.O.E.'s in file or copy of document sent
Processing All V.O.M.'s in file or copy of document sent
Processing Appt. set with Borrower(s)
Processing Loan number assigned
Processing Satisfactory credit report with explanations to derogatory credit
Processing Title and Escrow opened
Processing new added condition
Underwriting All verifications in file
Underwriting Satisfactory Appraisal
Underwriting Satisfactory Credit Report
Underwriting Title Report in file
Appraisals Appraisal ordered with appraisal co.
Appraisals Basic property information ie. lot size, Property type, est. square
Appraisals Condition of Property
Appraisals Preliminary range/estimate of values
Add Category
Delete Category
Rename Category
Add Condition
Delete Condition
Sort Conditions
OK
Cancel



To Use and/or Create a Condition or Category:

- Open an existing (or create a new) Borrower File

- Select Conditions List from the [Utilities] Menu

- <CLICK> on the [New] Button to show the existing Conditions/Stips and Categories (i.e. Processing, Appraisals, Loan Officer, Countrywide, Chase, Crestar, WMC, A90, B90, C90, etc.) or you can add new ones

- <CLICK> on the far left hand column for an existing Condition and a Check Mark will appear indicating that it has been chosen as part of the Conditions/Stips for that Borrower File. Repeat these steps for each and every Condition/Stip that this Borrower File needs and when finished selecting all the appropriate Conditions/Stips <CLICK> on [OK]

The program will allow up to 99 separate Categories and 99 Conditions/Stips for each Category

- To view or work on a Condition/Stip, select a Condition/Stip by highlighting it and <CLICK> on the [View Condition] Button. This provides access to the Event Status screen for that Condition/Stip (see the above screen shot)

- Now simply enter the appropriate data for this Condition/Stip

- When you're done with that Condition/Stip <CLICK> on [OK] at the bottom right corner of the screen

- Repeat the process for each individual Condition/Stip that you need to track for this Loan and Borrower File

Sample Categories and Sample Conditions/Stips within in them:

Processing	Appraisals	Underwriting
A signed, dated and typed/ Computer Generated URLA	Appointment set with	All verifications in file borrower
A satisfactory Credit Rating with Credit Explanation	Preliminary Range/Estimate of Values	Satisfactory Credit Report
Completed VOE's for Borrower and Co-Borrower	Condition of Property	Satisfactory Appraisal
All documents signed by Borrower and Co-Borrower	Basic Property Information i.e. Lot Size, Property Size,	Title Report in file
Estimate of Square Footage Completed VOM's in file or copy of document sent		
Loan Number assigned		
Appraisal Ordered		

or

Countrywide Fixed 90%	Chase Refi B 80%	WMC 2/28
A signed & dated URLA	A signed & dated URLA	A signed & dated URLA
Adequate Credit Score	Adequate Credit Score	Adequate Credit Score
Completed VOE's	Completed VOE's	Completed VOE's
All Disclosures signed	All Disclosures signed	All Disclosures signed
Completed VOM's	Completed VOM's	Completed VOM's
Loan Number assigned	Loan Number assigned	Loan Number assigned
Full Appraisal	Full Appraisal	Full Appraisal

Create as many Conditions/Stips as needed for each Category; each Category can support up to 99 Conditions/Stips

***** The Conditions/Stips List can be printed from the Main Menu of the Conditions/Stips feature and there are two report types available: a Comprehensive Conditions Report and a Conditions Events Report. Notice the print button in the bottom left handle corner of the screen.

Click on this Tool Bar Button to **View** the Recap Sheets or they can be **Printed** from the Print Menu

Loan and Vendor Information

Recap Sheet

Property Address:
123 ANY STREET
COLUMBIA, SC 29201

DEMO ONLY - NOT FOR RESALE

Date: 01/27/00
Time: 14:42:17

Borrower: ANDY EXAMPLE
Address: 123 ANY STREET
COLUMBIA, SC 29210
Bor. Home Phone: 111-222-3333
Co-Bor. Home Phone: 333-321-4222

Officer: TIM CARTER
Loan Number: 1234567890
Loan Amount: 105000.00
Bor. Work Phone: 444-332-3333
Co-Bor. Work Phone: ?

Escrow Company
MOORE, HILLER & GAULT
12 FRNKKLIN DRIVE
SAINT GEORGE, SC 29477

Attn: GEORGE GAULT
Comments: FHA APPROVED
Phone: 803-543-5678
Fax: 803-432-5412
E-Mail: attorney@aol.com

Title Company
AMERICAN TITLE
7564 FOLSOM STREET
YOUR CITY, ST, CA 95008

Attn: KATHY
Comments: OPEN LATE ON WEDNESDAYS
Phone: 765-453-5343
Fax:
E-Mail:

Appraiser
SMITH APPRAISERS
123 SAMPLE DRIVE
MC EWEN, TN 37101

Attn: BILL SMITH
Comments: MOBILE #: 704-234-5678
Phone: 800-123-4569
Fax: 704-432-5432
E-Mail: appraiser@aol.com

Credit Bureau
CREDIT ASSOCIATES
P.O. BOX 23
ATLANTA, GA 30303

Attn: SUE SMITH
Comments: $7.50 In-File
Phone: 800-432-5422
Fax: 800-432-4432
E-Mail: creditbureau@aol.com

Selling Broker
N/A

Attn:
Comments:
Phone:
Fax:
E-Mail:

Listing Broker
N/A

Attn:
Comments:
Phone:
Fax:
E-Mail:

Mortgage Insurance
GE MORTGAGE INSURANCE
TWO RALEIGH DRIVE
RALEIGH, NC 27202

Attn: ROBERT MORTON
Comments: Beeper: 435-4312
Phone: 800-234-4321
Fax: 919-234-4323
E-Mail: gemi@aol.com

Builder/Broker
N/A

Attn:
Comments:
Phone:
Fax:
E-Mail:

Lender/Investor
COUNTRYWIDE FUNDING
35 MORTGAGE WAY
LOS ANGELES, CA 90009

Attn: RENEE DOYLE
Comments: U/W FRNCIS SMITH
Phone: 800-32-4566
Fax: 800-324-5555
E-Mail: countrywide@aol.com

Loan Amount	$ 105000.00	**Sales Price**	$ 120000.00
Interest Rate	8.125 %	**Cash Needed to Close**	$ 20327.01
Monthly Payment	$ 779.62	**Gross Income**	$ 6625.00
Term: 360 **Due:**	**Type:** Conv. / Fixed	**1st LTV**	95.83 %
Mortgage Position 1		**Combined LTV**	95.83 %
Assets	$ 436500.00	**1st Mortgage Loan**	$ 115000.00
Liabilities	$ 209264.00	**2nd Mortgage Loan**	$
Debts/Assets	$ 50.66	**3rd Mortgage Loan**	$
Net Worth	$ 227236.00	**Total Deposits**	$ 46000.00
Top Ratio	14.780 %	**Total R.E. Income**	$
Bottom Ratio	25.000 %	**Total R.E. Liabilities**	$ 87.00
Top/Housing Expense	$ 979.00		
Bottom/Total Expenses	$ 1656.00	**Status:** APPROVED	4

Date Originated: 01/20/00
Date Approved: 01/23/00
Price Lock: N
Price Expiration:
Estimate Close:

Date Submitted: 01/23/00
Date Closed/Adverse Action: /
Investor Lock:
Investor Expiration:
Document Expiration:

RECAP (06/97)

Printed by The Loan Handler from Contour Software, Inc. (406) 370-1700

Borrower and Tracking Information

Recap Sheet

DEMO ONLY - NOT FOR RESALE

Property Address:
123 ANY STREET
COLUMBIA, SC 29201

Date: 01/27/00
Time: 13:36:55
Page 2

Borrower: ANDY EXAMPLE
Address: 123 ANY STREET
COLUMBIA, SC 29210
Bor. Home Phone: 111-222-3333
Co-Bor. Home Phone: 333-321-4222

Officer: TIM CARTER
Loan Number: 1234567890
Loan Amount: 105000.00
Bor. Work Phone: 444-332-3333
Co-Bor. Work Phone: ?

Where Sent	Status	Days
VOE 1. ABC CORP.	O 01/20	7
VOE 2. LOCAL HOSPITAL	O 01/20	7
VOR 1. SLUMLORD JONES	O 01/20	7
VOR 2. ROOMS FOR RENT, INC.	O 01/22	5
VOR 3. LANDLORD UNLIMITED	O 01/20	7
VOD 1. BANK OF AMERICA	O 01/20	7
VOD 2. FIRST NATIONWIDE	O 01/20	7
VOD 3. FIRST NATIONAL BANK	O 01/20	7
VOD 4. CITIBANK	O 01/20	7
VOM 1. GREAT WESTERN	O 01/21	6
VOM 2. HARRIETS HOLDINGS	O 01/21	6
VOM 3. ANY MORTGAGE CO.	O 01/21	6
VOM 4. MORTGAGE USA	O 01/21	6
Credit Report	F 01/20 IN FILE ONLY	
Credit Explanation	O 01/22 (SEARS ACCT)	5
Current Paystubs	F 01/21 O 01/20	
Last 2 years W-2's	R 01/27 O 01/20 CAN'T FIND; GETTING COPIES	
Gift Letter/Source of Funds	?	
Current 3 months Bank Stmts.	F 01/21 O 01/20	
Stocks/Bonds Letter	N	
Rental Agreement	?	
Appraisal Report	O 01/20	7
Purch. Agrmt./Sales Contract	R 01/27 O 01/20	
Counter Offer	R 01/27 O 01/20	
Amendment to Contract	?	
Good Faith Estimate	F 01/20	
Reg-Z Initial Disclosure	F 01/20	
Equal Credit Opport. Act	F 01/20	
Fair Lending Notice	F 01/20	
Reg-Z Final Disclosure	N	
Termite/Pest Inspection	?	
Survey	O 01/20	7
Flood Certificate	F 01/25 O 01/20	
Homeowners Insurance Policy	R 01/23 O 01/20	4
COMMENTS:		
General Comments:		
HAVE TWO KIDS: JOHNNY AND BOBBY		
GREAT RATIOS AND LARGE SAVINGS ACCOUNT FOR DOWN PAYMENT		
ANDY PLAYS GOLF AT TIMBERLAKE CC; TAKE HIM OUT SOMETIME		
KIND OF A PAIN TO TALK TOO; TALKS TOO MUCH		
Lender/Investor Guideline/Comments:		
NO CONDOS ALLOWED		
MAXIMUM LTV ALLOWED IS 90%		
PREFER TO USE FAST-AU METHOD	VIA WEBIT	
NO PREPAYMENT PENALTY		
Borrower Conversation Log:		
01/20/00 12:33PM JEFF:		
SPOKE WITH BORROWER; EXPLAINED STIPS AND ALT DOCS NEEDED UP FRONT		
01/21/00 10:34PM SUE:		
DISCUSSED PROPERTIES; OWNS RENTAL PROPERTY; NEED RENTAL AGREEMENT/LEASE		
01/22/00 9:05PM JEFF:		
CALLED LEFT MESSAGE		
01/23/00 12:56PM SUE:		
PLAYED PHONE TAG AT WORK		
Borrower Conversation Log (Con't):		
Borrower Conversation Log (Con't):		
Borrower Update Comments (Automatically Posted by the Program):		
F 01/20 VOD3 - Deposit Amount is LESS than stated.		
Old: 4500 New: 450	T/B Ratios: 15.78 / 24.76	
F 01/21 VOM2 - Mortgage Balance is GREATER than stated.		
Old: 12500 New: 22375	T/B Ratios: 16.23 / 26.43	
F 01/22 HUP1 - Appraisal is LESS then Sales Price.		
Old: 130000 New:125000	T/B Ratios: 16.23 / 26.43	

RECAP2 (6/98)

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FannieMae

* Standard #10 Window Envelopes

1

Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its programs. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC Section 1701 et. seq. (if HUD/FHA); by 42 USC Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender - Complete Items 1 through 7. Have applicant complete Item 8. Forward directly to employer named in Item 1.
Employer - Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in Item 2.
This form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

Part I - Request

1. To (Name and address of employer)

ABC CORP.
HUMAN RESOURCES
444 A STREET
YOUR CITY, ST 99110

2. From (Name and address of lender)

DEMO ONLY - NOT FOR RESALE
9999 YOUR ADDRESS
YOUR CITY, CA 99999
999-999-9999

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's No. (Optional)
Tick Mark (Fold)	ANNE DIXON	01/27/00	1234567890 Tick Mark (Fold)

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (Include employee or badge number)	8. Signature of Applicant
ANDY EXAMPLE (GENERAL MANAGER MANUFACT) 123 ANY STREET SS#123-45-6789 COLUMBIA, SC 29210	AUTHORIZATION ATTACHED

Part II - Verification of Present Employment

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment

12A. Current Gross Pay Base (Enter amt. and Check Period)

$ _____ ☐ Annual ☐ Monthly ☐ Weekly ☐ Hourly ☐ Other (Specify)

12B. Gross Earnings

Type	Year To Date	Past year 19	Past Year 19
Base Pay	Thru 19 $	$	$
Overtime	$	$	$
Commiss.	$	$	$
Bonus	$	$	$
Total	$	$	$

13. For Military Personnel Only

Pay Grade

Type	Monthly Amount
Base Pay	$
Rations	$
Flight or Hazard	$
Clothing	$
Quarters	$
Pro Pay	$
Overseas or Combat	$
Variable Housing Allowance	$

14. If Overtime or Bonus is Applicable, is its Continuance Likely?

Overtime ☐ Yes ☐ No
Bonus ☐ Yes ☐ No

15. If paid hourly - average hours per week.

16. Date of applicant's next pay increase.

17. Projected amount of next pay increase.

18. Date of applicant's last pay increase.

19. Amount of last pay increase.

20. Remarks (If employee was off work for any length of time, please indicate time period and reason.)

Tick Mark (Fold)

Tick Mark (Fold)

Part III - Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year)(Month)(Week)
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____
24. Reason for Leaving	25. Positions Held

Part IV - Authorized Signature

Federal regulation provides severe penalties for any fraud, intentional misrepresentation, or criminal collusion or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in item 26	30. Phone No.	

Printed by The Loan Handler - Contour Software Inc.

Fannie Mae Form 1005 Mar. 90

Printing Blank Forms

Another money saving aspect about *The Loan Handler* is its ability to print your own blank forms. This effectively eliminates the need of purchasing pre-printed forms since the program can generate clean blank forms on its own.

- Access *The Loan Handler*

- Keep in mind that the procedures used with this feature is no different than how you would normally access the Print Menu so it doesn't matter which borrower file you happen to have open. The feature will not be printing ANY borrower information

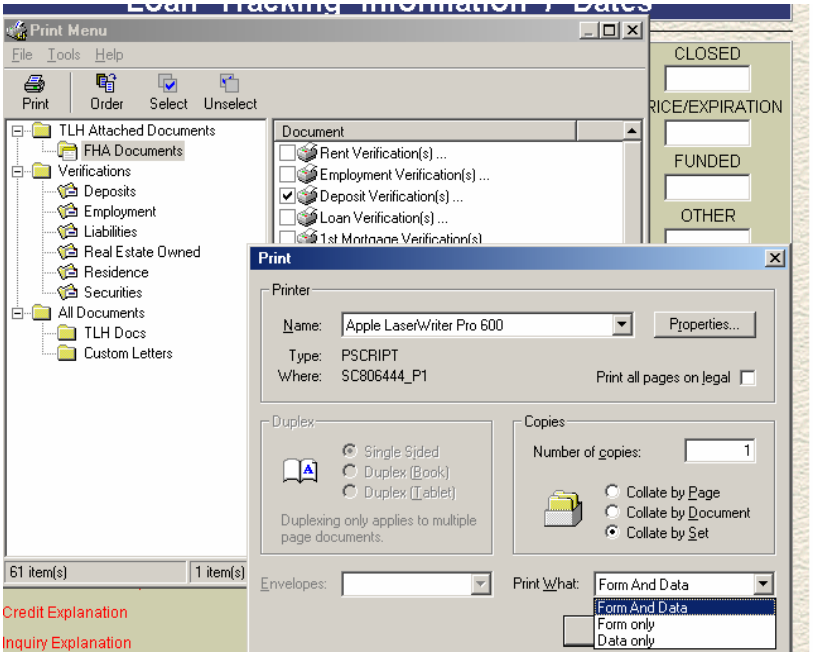
- Access the Print Menu, <CTRL><P> Print or the [Print] Tool Button

- Select the desired document(s) as is normal by highlighting that choice with your cursor and <CLICK> to 'Tag' your selection(s); remember to use [+] if you only want certain documents from within a group of forms (i.e. just the 1st of URLA or just one style of a GFE). Select as many documents as you want

- CLICK on **File** and choose **PRINT** a second time. This feature includes the ability to print multiple copies of your forms, Collating, Choose a Different Printer and Choose to Print the Form only.

- To print your selection(s) <CLICK> on [Print]

* Reminder: Even though the highlight bar may list the name of a particular borrower's file this feature enables you to designate whether or not any of that borrower's information appears on the forms that you print



Custom Letters Master List

The Loan Handler comes to you with a number of Custom Letters ready to use. Listed below are the eight (8) letter computer file names and brief descriptions for some of the most commonly used letters that you'll find in your copy of *TLH*, but there are many others that are not listed here. Please review your own list for the ones that apply to your operation. Handler's Custom Letter feature has an unlimited capacity, so feel free to add to this list as you deem appropriate (see the sheets entitled Creating and/or Editing Custom Letters). Be sure to Print the Custom Letter entitled **CUSTLIST** which is a Handler provided list of all the letters included with the program.

11SAMPLE - An sample of Custom Letter tricks/tips

1COMMENT - A list of all Comments in a loan file

1CUSFIEL - A list of a borrower(s) answers to your Custom Fields

1MISSING - A list of Missing Loan Information (**?'s**)

1STATUS1 - A Status List for a loan; Complete List

1STATUS2 - A partial Status List for a loan; Pending Items

1STATUS3 - Another partial Status List for a loan; Needed Items

AMOINV - Acknowledgment of receipt of Amortization Schedule

APPRCOPY - Statement of right to receive copy of Appraisal

APPREQ - Appraisal Request (detailed)

APPORDR - Appraisal Request Form

APPROVAL - Approval Form for the borrower's loan

APPROVE2 - Detail of borrower's Liabilities

BORINTRO - Introductory Letter to borrower

CHECK1 - Checklist for Missing documents

COMPLI - Compliance Agreement

CONTRACC - Contract Certification

CREDIT - Order Form for Credit Report

CREDAUTH - Credit Authorization Release Form

CUSTLIST* - A List of these Custom Letters

ECOA - Equal Credit Opportunity Act Notice

ENERGY - Info on Water Heaters, Installation of Ducts & Pipes

EXAMPLE - An example of Custom Letter IF/THEN Statements

FAIRLEND - Fair Lending Notice

FHAMENCL - FHA Mandatory Clause

FLOOD - Flood Insurance Coverage

FNMA1097 - Borrower's Certificate & Authorization

FOLLOWUP - Request Form for Additional Info from borrower

GIFTLET - Gift Letter

HAZINFOR - Hazard Insurance information

HUDDISCL - Disclosure on Points & Interest borrower may pay

LDFEES - Borrower Agreement for Paying Long Distance Calls

LEADPOIS - Lead Poisoning Notification

LOOKOVER - Cover Letter for Good Faith Estimate

MBAAPLY1 - What happens after you Apply for a Mortgage Sect I

MBAAPLY2 - What happens after you Apply for a Mortgage Sect II

MBACLOSE - Closing your Mortgage Loan

MBADEDUC - Deducting Mortgage Interest under the Tax Code

MBAESCRO - Why Mortgage Escrow Accounts?

MBAGLS1 - A Consumer's Glossary of Mortgage Terms Sect I

MBAGLS2 - A Consumer's Glossary of Mortgage Terms Sect II

MBALCK1 - A Consumer's Guide for Mortgage Lock-Ins Sect I

MBALCK2 - A Consumer's Guide for Mortgage Lock-Ins Sect II

MBAOBLIG - Managing your Mortgage Obligations

MBAPRC1 - Understanding the Loan Application Process Sect I

MBAPRC2 - Understanding the Loan Application Process Sect II

MBAREFI - A Consumer's Guide to Refinancing your Mortgage

MBAREJ - If your Mortgage Loan Application is Rejected

MBASAVE - How to save Half on Mortgage Interest

MBASETTL - A Consumer's Guide to Mortgage Settlement Costs

MBATRANS - Request for Mortgage Insurance

MESSFEE - Borrower Agreement to Pay any Messenger Fees

MORTINS - Request for Mortgage Insurance

NETCHECK - Funding Check: Breakdown of Fees

OCCUPANC - Statement of Occupancy

OCCUPY - Notice of Intent to Occupy Subject Property

RATEDISCL - Interest Rate Disclosure

RECEDE - Recession Notice to Escrow/Attorney and Title Co's.

REFERRAL - Referral Letter

REGISTER - Verification of Registration/Holding of Loan

STATUS - A general Status Letter

STATUS2 - A detailed Status Letter

STATUS3 - A brief description of Loan Status

TAXPFS - Tax Service Certification

TILCOVER - Cover Letter for Truth-in-Lending Disclosure

TITLELET - Title Insurance Notification

VAOPTION - VA Option Clause

VARELEASE - VA Release of Liability

WELCOME - Borrower Welcome Letter

BORROWER FILE MISSING INFORMATION LIST

Borrower's Name: JIM EXAMPLE
Co-Borrower Name: JANE EXAMPLE

Property Address: 123 ANY STREET
CHARLOTTE, NC 28201

Loan Originator: BOB JONES

Printing Date: 06/30/99

The following is a listing of all the fields that are needed for proper submission of this borrower's file, but are missing data (i.e. where your **?**'s were found) as of the above date. This is the date that this missing information sheet(s) was printed. Keep in mind that some of this information may have since been entered into the borrower's computer file. Both the field and its description are listed.

F18 PROPERTY YEAR BUILT
F65 BORROWER'S SOCIAL SECURITY NUMBER
F97 CO-BORROWER'S SOCIAL SECURITY NUMBER
F364 LOAN NUMBER
F387 ATTORNEY/ESCROW COMPANY FEE
F610 ATTORNEY/ESCROW COMPANY NAME
F617 APPRAISAL COMPANY NAME
F984 UNDERWRITER NAME
F1173 LEAD SOURCE
F1188 BORROWER'S FAX NUMBER
FE0204 CO-BORROWER'S EMPLOYER'S MAILING ADDRESS VOE # 2

BORROWER STATUS LIST (Complete List)

Borrower's Name: JIM EXAMPLE
Co-Borrower Name: JANE EXAMPLE

Property Address: 123 ANY STREET
CHARLOTTE, NC 28201

Loan Originator: BOB JONES

Printing Date: 06/26/99

The following is a complete listing of all items needed for this borrower as of the above date. This is the date that this status sheet(s) was printed, so keep in mind that the status of some items may have changed since this sheet(s) was printed.

Key: N = Needed (the item is needed for this type of loan)
O = Ordered (the item was ordered from the appropriate source)
R = Re-Ordered (the item had to be ordered two or more times from the source)
F = Filed (the item was received, reviewed and filed away)

Credit Report	F 06/12
Current Paystubs	R 06/19 O 06/12
Last Two (2) Years of W-2's	F 06/21 R 06/19 O 06/12
Last Two (2) Years of 1040 Tax Returns	F 06/24 R 06/19 O 06/12
Gift Letter/Source of Funds	N
Last Three (3) Months Bank Statements	R 06/19 O 06/12
Rental Agreement for Rental Property	N
Purchase Agreement/Sales Contract	R 06/19 O 06/12
Amendment to Contract	R 06/19 O 06/12
Termite Report/Clearance	N
Divorce Certification Papers	F 06/21 R 06/19 O 06/12
Bankruptcy Certification Papers	R 06/19 O 06/12
Bankruptcy Certification Schedules	R 06/19 O 06/12
Homeowners Insurance Policy	N
VOE 1: E. CAROLINA UNIVERSITY	O 06/12
VOE 2: DUKE POWER AND LIGHT	F 06/16 O 06/12
VOE 3: CENTRAL HOSPITAL	R 06/19 O 06/12
VOD 1: FIRST NATIONAL BANK	O 06/12
VOD 2: FEDERAL SAVINGS & LOAN	R 06/19 O 06/12
VOD 3: EAST BAY BANK & TRUST	N
VOM 1: HOMEOWNERS MORTGAGE	R 06/19 O 06/12
VOM 2: COUNTRYWIDE FUNDING	F 06/21 O 06/12
VOM 3: CHASE MORTGAGE	F 06/24 R 06/19 O 06/12

BORROWER STATUS LIST (Excludes Filed Items)

Borrower's Name: JIM EXAMPLE
Co-Borrower Name: JANE EXAMPLE

Property Address: 123 ANY STREET
CHARLOTTE, NC 28201

Loan Originator: BOB JONES

Printing Date: 06/26/99

The following is a partial listing of all items needed for this borrower as of the above date. This is the date that this status sheet(s) was printed, so keep in mind that the status of some items may have changed since this sheet(s) was printed.

Key: N = Needed (the item is needed for this type of loan)
O = Ordered (the item was ordered from the appropriate source)
R = Re-Ordered (the item had to be ordered two or more times from the source)
F = Filed (the item was received, reviewed and filed away)

Current Paystubs	R 06/19	O 06/12	
Gift Letter/Source of Funds	N		
Last Three (3) Months Bank Statements	R 06/19	O 06/12	
Rental Agreement for Rental Property	N		
Purchase Agreement/Sales Contract	R 06/19	O 06/12	
Amendment to Contract	R 06/19	O 06/12	
Termite Report/Clearance	N		
Bankruptcy Certification Papers	R 06/19	O 06/12	* Only lists Pending Items
Bankruptcy Certification Schedules	R 06/19	O 06/12	
Homeowners Insurance Policy	N		
VOE 1: E. CAROLINA UNIVERSITY	O 06/12		
VOE 3: CENTRAL HOSPITAL	R 06/19	O 06/12	
VOD 1: FIRST NATIONAL BANK	O 06/12		
VOD 2: FEDERAL SAVINGS & LOAN	R 06/19	O 06/12	
VOD 3: EAST BAY BANK & TRUST	N		
VOM 1: HOMEOWNERS MORTGAGE	R 06/19	O 06/12	
VOM 4: MONUMENT MORTGAGE	N		

BORROWER STATUS LIST (Only Items That Are Needed)

Borrower's Name: JIM EXAMPLE
Co-Borrower Name: JANE EXAMPLE

Property Address: 123 ANY STREET
CHARLOTTE, NC 28201

Loan Originator: BOB JONES

Printing Date: 06/26/99

The following is a partial listing of all items needed for this borrower as of the above date. This is the date that this status sheet(s) was printed, so keep in mind that the status of some items may have changed since this sheet(s) was printed.

Key: N = Needed (the item is needed for this type of loan)
O = Ordered (the item was ordered from the appropriate source)
R = Re-Ordered (the item had to be ordered two or more times from the source)
F = Filed (the item was received, reviewed and filed away)

Gift Letter/Source of Funds	N
Rental Agreement for Rental Property	N
Termite Report/Clearance	N
Homeowners Insurance Policy	N
VOD 3: EAST BAY BANK & TRUST	N
VOM 4: MONUMENT MORTGAGE	N

BORROWER COMMENTS LOG

Borrower's Name: JIM EXAMPLE
Co-Borrower Name: JANE EXAMPLE

Property Address: 123 ANY STREET
CHARLOTTE, NC 28201

Loan Originator: BOB JONES

Printing Date: 06/26/99

The following is a listing of the comments entered into the borrower's file as of the above date. This is the date that this comment sheet(s) was printed, so keep in mind that there may be more comments in the borrower's computer file that are not listed on these sheet(s).

* Comments from The Loan Finder Page 1:
WIFE'S NAME IS JANE AND THEY HAVE TWO KIDS: JOHNNY & BOBBY
JIM IS WAITING TO HEAR ABOUT A PROMOTION AND MAY MOVE IF HE GETS IT
GOOD PROSPECT; SHOULD BE AN EASY APPROVAL

* Borrower Conversation Log Page 1:
06/12/99 10:52AM SUE:
EXPLAINED ITEMS NEEDED FOR PROCESSING (W-2'S 1040'S, ETC.)

06/14/99 2:34 PM SUE:
CALLED UNDERWRITER CONCERNING NUMBER OF PROPERTIES OWNED, SHE SAID OK, KEEP PROCESSING, WILL CLASSIFY LOAN AS 'SPECIAL CASE'

06/18/99 5:38PM SUE:
CALLED BORROWER; LEFT MESSAGE; STILL NEED W-2'S, 1040 & SCHEDULES, ETC.

* Borrower Conversation Log Page 2:

* Borrower Conversation Log Page 3:

* Update Comments (automatically placed here by the program):
PRINTED: ECOA.LTR @ 12:46 PM on 06/12/99
PRINTED: TILCOVER.LTR @ 12:46 on 06/12/99
PRINTED: 1MISSING.LTR @ 12:47 PM on 06/12/99
F 06/16 VOE 2 - Actual Income LESS than stated.
Old: 5500.00 New: 5300 T/B Ratios: 21.26/31.76
F 06/24 VOM4 - Actual Balance GREATER than stated.
Old: 25500.00 New: 29500 T/B Ratios: 22.64/33.63
PRINTED: 1STATUS3.LTR @ 9:08 AM on 06/25/99
PRINTED: 1COMMENT.LTR @ 9:09 AM on 06/25/99

CUSTOM FIELDS ANSWER LIST

Borrower Name: JIM EXAMPLE
Co-Borrower Name: JANE EXAMPLE
Property Address: 123 ANY STREET
CHARLOTTE, NC 28201

Loan Originator: BOB JONES

Printing Date: 06/30/99

The following is a listing of the ANSWERS to your Custom Fields (Questions). Custom Fields is a form listed on your Processing Forms Menu within The Loan Handler. The date listed above is the date that this sheet(s) was printed so keep in mind that there may additional answers in the loan's computer file that are not listed here.

Borrower Car Phone Number
803-234-0987

Borrower Pager Number
800-234-5678 Pin #: 12345

Co-Borrower Car Phone Number
803-234-5847

Co-Borrower Pager Number
800-234-5678

* Be sure to edit this letter and use your questions; these are just our example questions. The answers/data will appear here by themselves (see the sheets entitled Creating Custom Questions)

Borrower Shoe Size
12 1/2 DD

Specific Source of Lead (must have for tracking advertising)
CABLE TV: THE WEATHER CHANNEL AND ESPN

Borrower Date of Birth
02/11/62

Co-Borrower Date of Birth
03/18/59

Custom Field Question # 9
_____

Custom Field Question # 10
_____

NOTICE TO CONSUMER

STATEMENT OF CREDIT DENIAL, TERMINATION OR CHANGE

MR. TEST DENIAL LETTER and MRS. TEST DENIAL LETTER
123 MAIN STREET
YOUR CITY, ST 99999

Thank you for your credit application for $120000.00 dated 06/12/99 which has been given careful consideration, and __ has been denied __ has been approved __ has been approved with the following changes:
WE WILL NEED TO PLACE A LIEN ON YOUR SECOND HOME AS ADEQUATE COLLATERAL

Part I - Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit. This section must be completed in all instances

__ Credit application incomplete
__ Insufficient number of credit references provided
__ Unacceptable type of credit references provided
__ Unable to verify credit references
__ Temporary or irregular employment
__ Unable to verify employment
__ Length of employment
__ Income insufficient for amount of credit requested
__ Excessive obligations in relation to income
__ Unable to verify income
__ Length of residence
__ Temporary residence
__ Unable to verify residence
__ No credit file
__ Limited credit experience
__ Poor credit performance with us
__ Delinquent past or present credit obligations with others
__ Garnishment, attachment, foreclosure, repossession, collection action or judgment
__ Bankruptcy
__ Value or type of collateral not sufficient
__ Other (specify): WE DO NOT LOAN FUNDS TO PEOPLE IN YOUR LINE OF WORK; HIGH RISK OCCUPATION

Part II - Disclosure of Use of Information Obtained From an Outside Source.

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source

__ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we denied the credit to you

Name:	EXAMPLE CREDIT BUREAU
Address:	5300 DEVINE STREET
City/State/Zip:	COLUMBIA, SC 29025
Telephone:	803/256-9000

__ Our credit decision was based in whole or in part on information obtained from an outside source other than a credit reporting agency. Under the Fair Credit Reporting Act, you have a right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information. If you have any questions regarding this notice, you should contact:

Creditor's Name:	JC PENNY'S
Creditor's Address:	100 FORT WORTH BLVD. DALLAS, TX 24004
Creditor's Telephone:	214/250-0900

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to Enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: **The Federal Deposit Insurance Corporation, Suite 1600, One Atlantic Center, 1201 West Peachtree St. NE, Atlanta, GA 30309-3449, (404) 817-1300**.

* If you are not governed by the FDIC be sure to change the above name and address as necessary in the Custom Letter itself

By _____
Authorized Signature

COMMENT FORM TEMPLATE FOR CUSTOM DENIAL LETTER A

Comments: 6
Date (optional) DESCRIPTION AND COMMENTS

* Adverse Action Comments (For use ONLY with Custom Letter: **1denial<u>a</u>.ltr**):

Fields on this Form correspond with lines on the above mentioned Denial Letter
use the Field directly below the statement that applies to your scenario; use
only one Field for each statement; their are 79 characters available per Field

---

Has been approved, with the following changes: DESCRIBE BELOW; USE 1 FIELD

_____

Other, Specify: DESCRIBE BELOW; USE 1 FIELD

_____

The rest of the information required for 1DENIALA.LTR will merge from the rest
of your borrower file; you can print this Denial Letter from the Print Menu

_____

_____

_____

The information above is actually a Print Screen from *The Loan Handler's* Comment Form Page 6. It is designed to work in conjunction with a Custom Letter entitled <u>1denial**a**.ltr</u>. Many loan applications are denied for different reasons based on each borrower's individual situation and this Custom Letter provides you with a means for explaining each denial scenario.

The above Print Screen should be used as a template for your system's Comment Forms. Access <u>EACH</u> Default File in *The Loan Handler* (see the sheet entitled Creating and/or Editing Default Files) and replicate the template as it shown above. You should have at least three (3) Default Files (CONV.%, FHA.% and FVA.%) but some of you will have more depending on how much customization has been done with your system. Regardless of the number of Default Files you have, each one should reflect the same Comment Form template so that each denial situation will work with the same Denial Letter.

Note that we have specified the use of COMMENT FORM #**6** since this leaves the first five (5) Comment Forms open for your own use. We urge you to copy the above template word for word since it carefully explains how to create a valid Denial Letter. Be careful to follow the exact pattern shown line by line since certain lines corresponds with a specific spot within the Custom Letter.

As an option, this same idea can be created using Custom Fields (see the sheets entitled Creating Custom Fields)

NOTIFICATION AND STATEMENT OF REASON(S) FOR CREDIT DENIAL, TERMINATION OR CHANGE

Applicant Name(s): ANDY EXAMPLE and ANN EXAMPLE
Applicant Address: 432 BAY STREET
YOUR CITY, ST 99009

I. DESCRIPTION OF ACCOUNT, TRANSFER, OR REQUESTED CREDIT

__ Application for new credit
__ Application for new credit line
__ Request for credit on retail installment contract
__ Increase on existing credit line

II. DESCRIPTION OF ADVERSE ACTION TAKEN

__ We regret that we cannot approve your application at this time
__ We regret that we cannot increase the amount of your credit line at this time
__ It was necessary to modify your loan request for:
    __ Amount $95000.00
    __ Terms FIXED PAYMENT; $125 PER MONTH; SIMPLE INTEREST
__ We regret that we must terminate the line of credit on Account Number: 00123456789
__ Other: WE DO NOT LOAN FUNDS WITH THE SPECIFIC TERMS YOU HAVE REQUESTED; I.E. WITH NO INTEREST

III. PRINCIPAL REASONS FOR ADVERSE ACTION CONCERNING THIS CREDIT

__ Credit application incomplete
__ Insufficient credit references
__ Unable to verify credit references
__ Temporary or irregular employment
__ Unable to verify employment
__ Insufficient length of employment
__ Insufficient Income
__ Excessive obligations
__ Unable to verify income
__ No credit file in consumer reporting agency
__ Insufficient credit file
__ Slow, delinquent repayment history
__ Inadequate collateral
__ Too short a period of residence
__ Temporary residence
__ Unable to verify residence
__ Bankruptcy
__ Garnishment, attachment, foreclosure or suit
__ We do not grant credit to any applicant on the terms and conditions that you have requested
__ Other: WE DO NOT LOAN FUNDS TO PEOPLE IN YOUR LINE OF WORK; HIGH RISK OCCUPATION

IV. DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE

__ Disclosure inapplicable
__ Information obtained in a report from the following consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request (within 60 days of receipt of this notice) for disclosure of that adverse information. Contact:

Company: TRW CREDIT RESOURCES
Address: 843 10TH STREET
City/State/Zip: YOUR CITY, ST, US 99989
Telephone: 800-325-4654

__ Information obtained from an outside source other than a consumer reporting agency:

Company: SEARS
Address: 100 MICHIGAN AVENUE
City/State/Zip: CHICAGO, IL 60060
Telephone: 312-344-1000

V. ECOA NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency administering compliance with this law concerning this type of lender is: **The Federal Depository Insurance Corporation**

***** If you are not governed by the FDIC be sure to change the name as necessary in the Custom Letter itself

COMMENT FORM TEMPLATE FOR CUSTOM DENIAL LETTER B

Comments: 6
Date (optional) DESCRIPTION AND COMMENTS

* Adverse Action Comments (For use ONLY with Custom Letter: **1denial<u>b</u>.ltr**):

SECT. II List terms involving this adverse action; USE 1 LINE FOR EACH

_____

List Account # involving this adverse action

_____

Describe adverse action taken that would be 'other'

_____

SECT. III Describe principle reason for action taken that would be 'other'

_____

SECT. IV If another outside source besides a Credit Reporting Agency was involved, list: (company, address, city/state/zip, phone); USE 4 LINES, ONE FOR EACH ITEM

_____

_____

_____

The information above is actually a Print Screen from *The Loan Handler's* Comment Form Page 6. It is designed to work in conjunction with a Custom Letter entitled <u>1denial**b**.ltr</u>. Many loan applications are denied for different reasons based on each borrower's individual situation and this Custom Letter provides you with a means for explaining each denial scenario.

The above Print Screen should be used as a template for your system's Comment Forms. Access <u>EACH</u> Default File in *The Loan Handler* (see the sheet entitled Creating and/or Editing Default Files) and replicate the template as it shown above. You should have at least three (3) Default Files (CONV.%, FHA.% and VA.%) but some of you will have more depending on how much customization has been done with your system. Regardless of the number of Default Files you have, each one should reflect the same Comment Form template so that each denial situation will work with the same Denial Letter.

Note that we have specified the use of COMMENT FORM **#6** since this leaves the first five (5) Comment Forms open for your own use. We urge you to copy the above template word for word since it carefully explains how to create a valid Denial Letter. Be careful to follow the exact pattern shown line by line since certain lines corresponds with a specific spot within the Custom Letter.

As an option, this same idea can be created using Custom Fields (see the sheets entitled Creating Custom Fields)

CREATING AND/OR EDITING CUSTOM LETTERS

Please refer to the Administrators guide or ask your system Administrator.

Update Borrower Files

The Update Borrower Files feature could have been called '**Posting the Mail**'. Once the borrower file has been created and items requested and/or printed the waiting game begins. The Appraisal, Child Support & Alimony papers, Verifications, Purchase Contracts, W-2's, 1040's, Pay Stubs, Payoff Letters, Credit Explanation Letters, Termite Letters, Gift Letters, Divorce Statements and a host of other items need to be gathered before the file can be submitted to underwriting. This *TLH* feature helps to make this daily task a little bit easier.

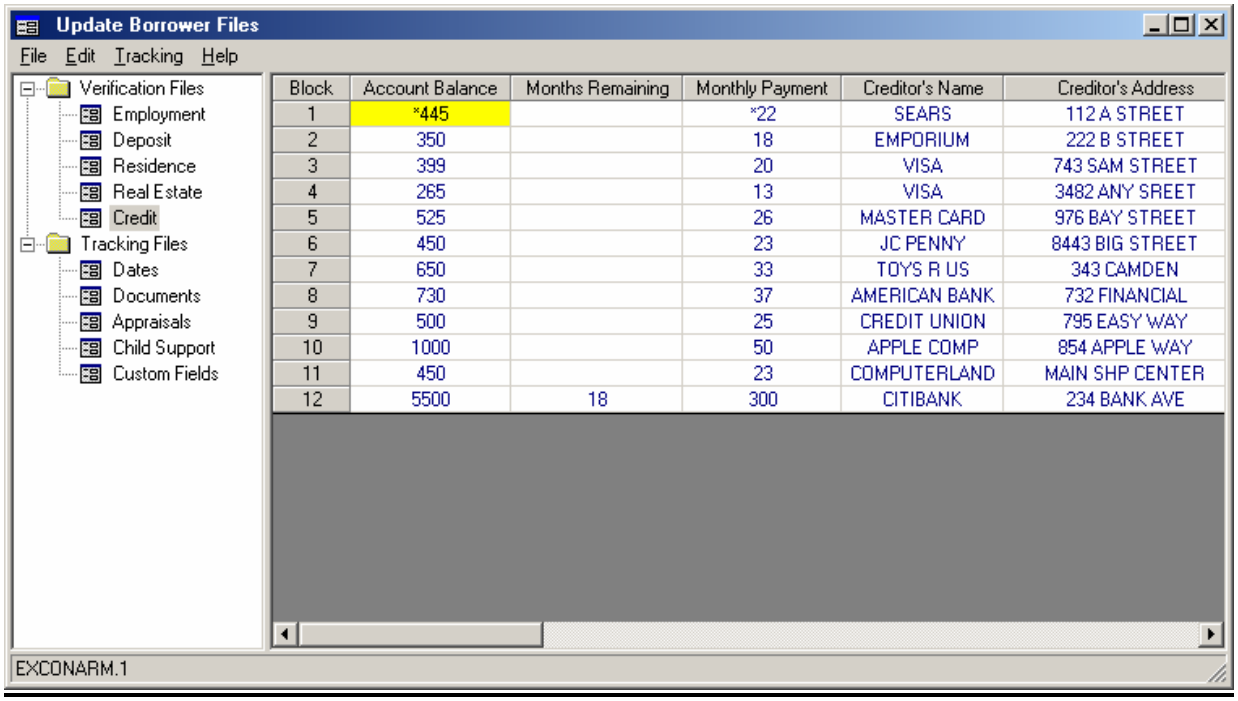
For example, the Processor receives a VOD for borrower JONES, enters the Update Borrower Files feature, selects the Deposit Tab, chooses the appropriate VOD and <CLICKS> on the appropriate field that needs to be verified (i.e. Dollar Amount of the First Account at that Depository or Banking Institution). Either a change is made to the amount or it is left as it is. The next advantage of this feature is that whenever a verification is selected its status is automatically updated for you (i.e. F 08/11); N means Needed, O means Ordered, R means Re-Ordered and F means Filed; plus that day's date.

For items other than verifications, the status can be updated by <RIGHT BUTTON CLICKING> on the field and making selections from this additional menu.

- Access *TLH,* press <CTRL><L> (Load Borrower) or <CLICK> on the [Open] Tool Button to select a borrower for updating, then Utilities / Update Borrower File.

- Choose the appropriate Folder for your first piece of mail by <CLICKING> on it, select Verifications on the left and then the Credit Folder for Liability information. Then, select Tracking at the left and then Dates or Documents for those items and so on.

- Another key aspect of this feature is the ability to easily work with the borrower's Liabilities (Credit Report). This is the same data that appears on pages 2 and 4 (or more) of the Application but here, they are all listed together as one complete list which makes them a little easier to deal with. Simply <CLICK> on the Scroll Bar to reach all the liabilities.

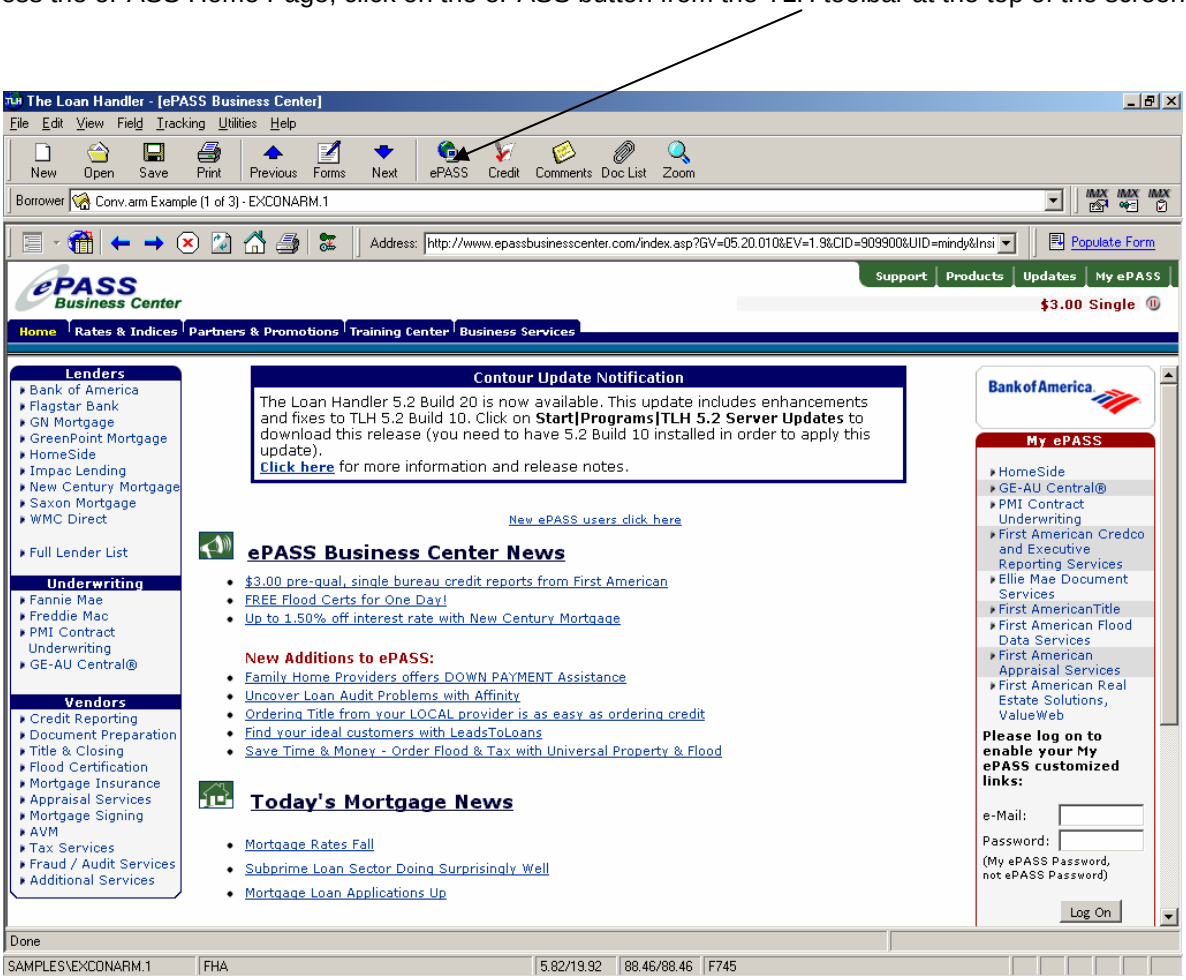

Update Borrower Files
File Edit Tracking Help
Verification Files
Employment
Deposit
Residence
Real Estate
Credit
Tracking Files
Dates
Documents
Appraisals
Child Support
Custom Fields
Block | Account Balance | Months Remaining | Monthly Payment | Creditor's Name | Creditor's Address
1 | *445 | | *22 | SEARS | 112 A STREET
2 | 350 | | 18 | EMPORIUM | 222 B STREET
3 | 399 | | 20 | VISA | 743 SAM STREET
4 | 265 | | 13 | VISA | 3482 ANY SREET
5 | 525 | | 26 | MASTER CARD | 976 BAY STREET
6 | 450 | | 23 | JC PENNY | 8443 BIG STREET
7 | 650 | | 33 | TOYS R US | 343 CAMDEN
8 | 730 | | 37 | AMERICAN BANK | 732 FINANCIAL
9 | 500 | | 25 | CREDIT UNION | 795 EASY WAY
10 | 1000 | | 50 | APPLE COMP | 854 APPLE WAY
11 | 450 | | 23 | COMPUTERLAND | MAIN SHP CENTER
12 | 5500 | 18 | 300 | CITIBANK | 234 BANK AVE
EXCONARM.1

Using the ePASS Business Center

ePASS Business Center is the most complete online business solution for mortgage professionals, providing all the tools needed to seamlessly submit loan information to a growing number of ePASS lenders, vendors and GSEs directly from within the loan file in The Loan Handler LOS. With My ePASS, you now have the ability to customize your ePASS Business Center page to display links to the Vendors and Lenders that you access most frequently. More features are also in the works to allow you to further customize and personalize your ePASS Business Center to make working with ePASS as easy as possible for you.

The ePASS Home Page

IMPORTANT: You must be connected to the Internet to use ePASS.
To access the ePASS Home Page, click on the ePASS button from the TLH toolbar at the top of the screen.


The Loan Handler - [ePASS Business Center]
File Edit View Field Tracking Utilities Help
New Open Save Print Previous Forms Next ePASS Credit Comments Doc List Zoom
Borrower Conv.arm Example (1 of 3) - EXCONARM.1
Address: http://www.epassbusinesscenter.com/index.asp?GV=05.20.010&EV=1.9&CID=909900&UID=mindy&Insi
Populate Form
ePASS Business Center
Support Products Updates My ePASS
$3.00 Single
Home Rates & Indices Partners & Promotions Training Center Business Services
Lenders
Bank of America
Flagstar Bank
GN Mortgage
GreenPoint Mortgage
HomeSide
Impac Lending
New Century Mortgage
Saxon Mortgage
WMC Direct
Full Lender List
Underwriting
Fannie Mae
Freddie Mac
PMI Contract Underwriting
GE-AU Central®
Vendors
Credit Reporting
Document Preparation
Title & Closing
Flood Certification
Mortgage Insurance
Appraisal Services
Mortgage Signing
AVM
Tax Services
Fraud / Audit Services
Additional Services
Contour Update Notification
The Loan Handler 5.2 Build 20 is now available. This update includes enhancements and fixes to TLH 5.2 Build 10. Click on Start|Programs|TLH 5.2 Server Updates to download this release (you need to have 5.2 Build 10 installed in order to apply this update).
Click here for more information and release notes.
New ePASS users click here
ePASS Business Center News
$3.00 pre-qual, single bureau credit reports from First American
FREE Flood Certs for One Day!
Up to 1.50% off interest rate with New Century Mortgage
New Additions to ePASS:
Family Home Providers offers DOWN PAYMENT Assistance
Uncover Loan Audit Problems with Affinity
Ordering Title from your LOCAL provider is as easy as ordering credit
Find your ideal customers with LeadsToLoans
Save Time & Money - Order Flood & Tax with Universal Property & Flood
Today's Mortgage News
Mortgage Rates Fall
Subprime Loan Sector Doing Surprisingly Well
Mortgage Loan Applications Up
Bank of America
My ePASS
HomeSide
GE-AU Central®
PMI Contract Underwriting
First American Credco and Executive Reporting Services
Ellie Mae Document Services
First AmericanTitle
First American Flood Data Services
First American Appraisal Services
First American Real Estate Solutions, ValueWeb
Please log on to enable your My ePASS customized links:
e-Mail:
Password:
(My ePASS Password, not ePASS Password)
Log On
Done
SAMPLES\EXCONARM.1 FHA 5.82/19.92 88.46/88.46 F745

The ePASS Toolbar

Toggle

Press this button to import a web application from your Ellie Mae website from the Message List into The Loan Handler as a borrower file.

View

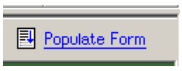
Press this button to organize your Message List. Select **No Grouping** to view the message list by the most recent activity; select **Group by Case** to view the list of messages by case, or file name.

Previous/Next

Press the previous arrow to go back one page; press the next arrow to go forward one page.

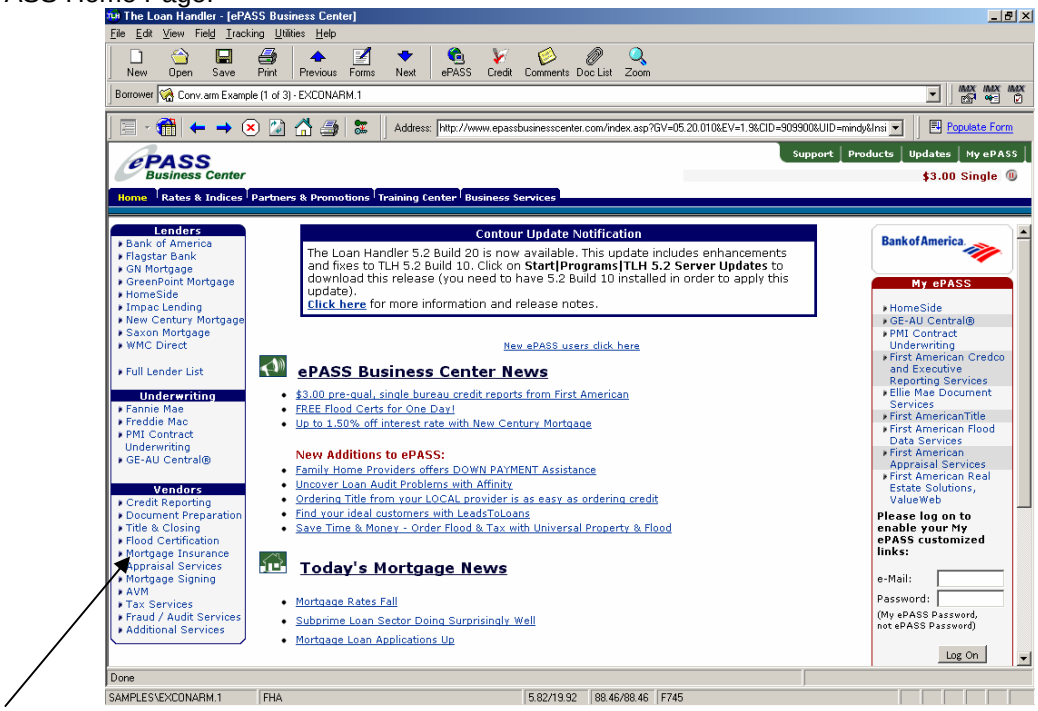
Stop

Press this button to stop a page from loading.

	Refresh	Press this button to reload the current page. This will update the page or message list with current information.
	Home	Press this button to go to the ePASS home page.
	Print	Press this button to print the current page.
	Change Password	Press this button to change your ePASS password.
	**Populate Form**	Press this button to populate the current form with information from the borrower file.

Accessing Service Providers

IMPORTANT: You must be connected to the Internet to use ePASS.
To access a Service Provider, click on the Service Provider or category name from the list of links on the left side of the ePASS Home Page.


The Loan Handler - [ePASS Business Center]
File Edit View Field Tracking Utilities Help
New Open Save Print Previous Forms Next ePASS Credit Comments Doc List Zoom
Borrower Conv.arm Example (1 of 3) - EXCONARM.1
Address: http://www.epassbusinesscenter.com/index.asp?GV=05.20.010&EV=1.9&CID=909900&UID=mindy&Insi
Populate Form
ePASS Business Center
Support Products Updates My ePASS
$3.00 Single
Home Rates & Indices Partners & Promotions Training Center Business Services
Lenders
Bank of America
Flagstar Bank
GN Mortgage
GreenPoint Mortgage
HomeSide
Impac Lending
New Century Mortgage
Saxon Mortgage
WMC Direct
Full Lender List
Underwriting
Fannie Mae
Freddie Mac
PMI Contract Underwriting
GE-AU Central®
Vendors
Credit Reporting
Document Preparation
Title & Closing
Flood Certification
Mortgage Insurance
Appraisal Services
Mortgage Signing
AVM
Tax Services
Fraud / Audit Services
Additional Services
Contour Update Notification
The Loan Handler 5.2 Build 20 is now available. This update includes enhancements and fixes to TLH 5.2 Build 10. Click on Start|Programs|TLH 5.2 Server Updates to download this release (you need to have 5.2 Build 10 installed in order to apply this update).
Click here for more information and release notes.
New ePASS users click here
ePASS Business Center News
$3.00 pre-qual, single bureau credit reports from First American
FREE Flood Certs for One Day!
Up to 1.50% off interest rate with New Century Mortgage
New Additions to ePASS:
Family Home Providers offers DOWN PAYMENT Assistance
Uncover Loan Audit Problems with Affinity
Ordering Title from your LOCAL provider is as easy as ordering credit
Find your ideal customers with LeadsToLoans
Save Time & Money - Order Flood & Tax with Universal Property & Flood
Today's Mortgage News
Mortgage Rates Fall
Subprime Loan Sector Doing Surprisingly Well
Mortgage Loan Applications Up
Bank of America
My ePASS
HomeSide
GE-AU Central®
PMI Contract Underwriting
First American Credco and Executive Reporting Services
Ellie Mae Document Services
First AmericanTitle
First American Flood Data Services
First American Appraisal Services
First American Real Estate Solutions, ValueWeb
Please log on to enable your My ePASS customized links:
e-Mail:
Password:
(My ePASS Password, not ePASS Password)
Log On
Done
SAMPLES\EXCONARM.1
FHA
5.82/19.92
88.46/88.46
F745

Sign up with a Service Provider

Depending on the service provider, the hyperlink above will take you to the company's own web site or to a web form created by Ellie Mae. The procedures for sign-up varies for each service provider. Follow the instructions provided at each service provider screen.

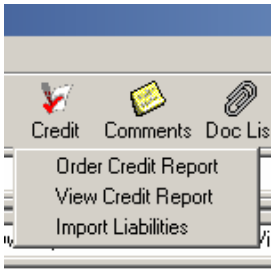
IMPORTANT: You must be connected to the Internet to use ePASS.

Sign up with a credit reporting service

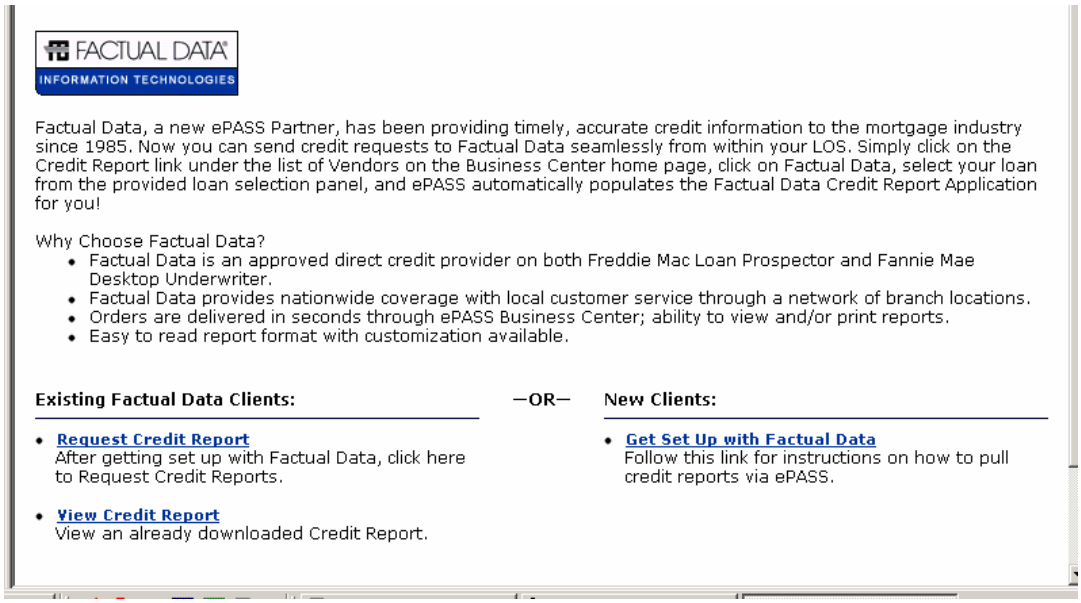
In order to use the ePASS credit-reporting interface, you must have an established account with a credit reporting service. Sometimes you will need to set up a new account for ePASS transactions. For more information on specific vendor requirements:

1. Open/Create a borrower file.
2. Complete the borrower/co-borrower first name, last name, address, and social security number fields on the Preliminary Information Screen.
3. Press the drop-down arrow to the left of the **Credit** button on the TLH toolbar.

4. Select **Order Credit Report**. This will open the ePASS Credit Reporting Screen.



5. Double-click on the credit reporting service that you wish to use, e.g Factual Data. The service provider credit interface will display. This screen is the same for all credit reporting services.


FACTUAL DATA
INFORMATION TECHNOLOGIES
Factual Data, a new ePASS Partner, has been providing timely, accurate credit information to the mortgage industry since 1985. Now you can send credit requests to Factual Data seamlessly from within your LOS. Simply click on the Credit Report link under the list of Vendors on the Business Center home page, click on Factual Data, select your loan from the provided loan selection panel, and ePASS automatically populates the Factual Data Credit Report Application for you!
Why Choose Factual Data?
Factual Data is an approved direct credit provider on both Freddie Mac Loan Prospector and Fannie Mae Desktop Underwriter.
Factual Data provides nationwide coverage with local customer service through a network of branch locations.
Orders are delivered in seconds through ePASS Business Center; ability to view and/or print reports.
Easy to read report format with customization available.
Existing Factual Data Clients:
—OR—
New Clients:
Request Credit Report
After getting set up with Factual Data, click here to Request Credit Reports.
View Credit Report
View an already downloaded Credit Report.
Get Set Up with Factual Data
Follow this link for instructions on how to pull credit reports via ePASS.

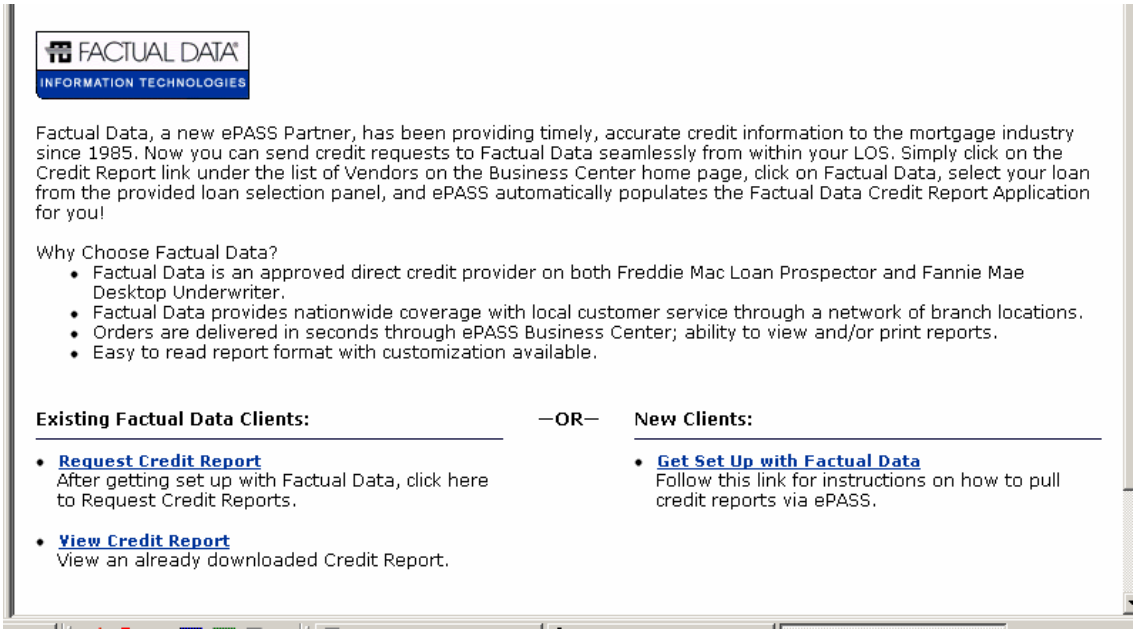
6. Follow the service provider's instructions for setting up an account. These instructions will vary for each service provider.

Request a Credit Report

Before you can request a credit report you must have an account established with the credit service provider.

1. 1. Open/Create a borrower file in The Loan Handler.
2. Complete the borrower/co-borrower first name, last name, address, and social security number fields on the Preliminary Information Screen.
3. Press the drop-down arrow to the left of the **Credit** button on the TLH toolbar.

4. Select **Order Credit Report**. This will open the ePASS Credit Reporting Screen.
5. Double-click on the service provider from which you wish to request a credit report.
6. The service provider interface will display: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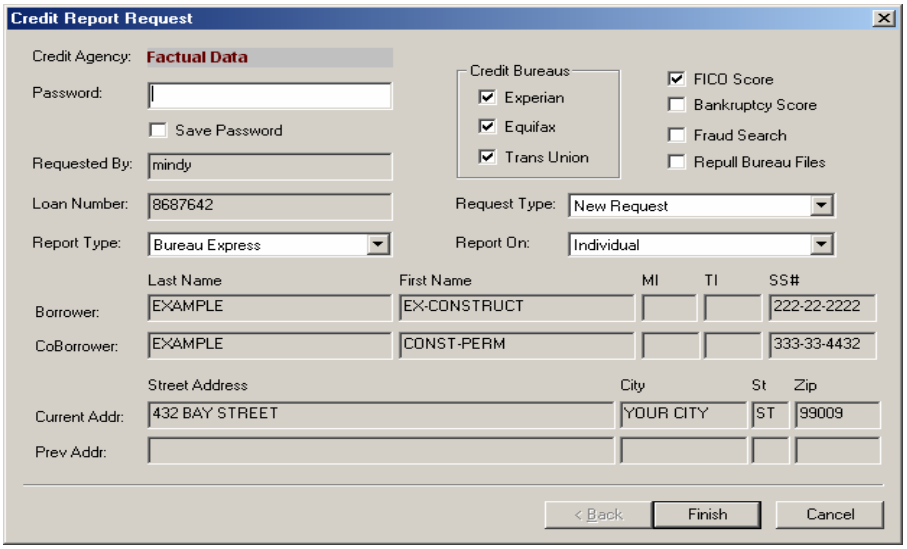
Orders are delivered in seconds through ePASS Business Center; ability to view and/or print reports.
Easy to read report format with customization available.
Existing Factual Data Clients:
—OR—
New Clients:
Request Credit Report
After getting set up with Factual Data, click here to Request Credit Reports.
View Credit Report
View an already downloaded Credit Report.
Get Set Up with Factual Data
Follow this link for instructions on how to pull credit reports via ePASS.

7. Click on the **Request Credit Report** link. Every time you press this button, a 2MB file will download. This is normal. After the file has downloaded, the Credit Report Request screen will display:



8. Enter your login information, as supplied by the credit reporting service. The above example asks for company code, username, and password. This will vary according to the provider. Sometimes you will be asked for a password only, or a username and password only.

9. Select the Credit Bureau(s) to use by checking the box next to the credit bureau name.

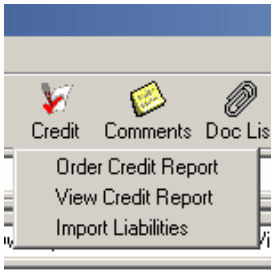
10. Press Finish.

View Credit Report

1. Request a credit report for the borrower/co-borrower.

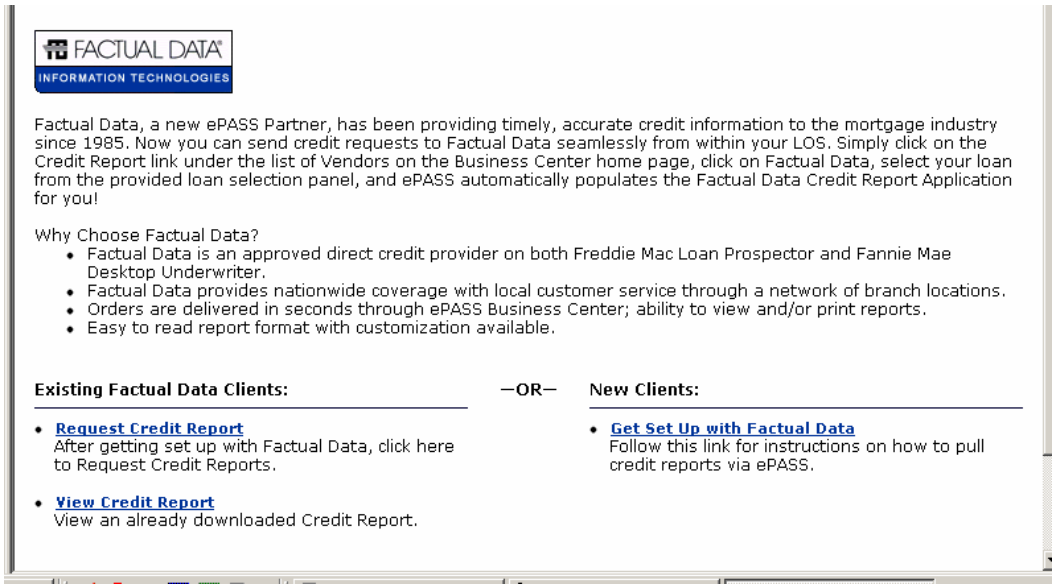
2. Open the borrower file.

3. Press the drop-down arrow to the left of the **Credit** button on the TLH toolbar.



4. Select **View Credit Report**.

5. You can also view the credit report from the service provider interface: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Orders are delivered in seconds through ePASS Business Center; ability to view and/or print reports.
Easy to read report format with customization available.
Existing Factual Data Clients:
—OR—
New Clients:
Request Credit Report
After getting set up with Factual Data, click here to Request Credit Reports.
View Credit Report
View an already downloaded Credit Report.
Get Set Up with Factual Data
Follow this link for instructions on how to pull credit reports via ePASS.

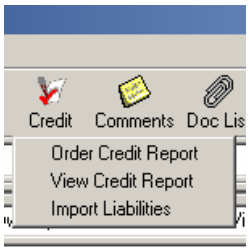
Liabilities Import

To import information from the credit report into the liabilities section:

1. Request a credit report for the borrower/co-borrower.

2. Open the borrower file.

3. Press the drop-down arrow to the left of the **Credit** button on the TLH toolbar.



4. Select **Import Liability**.

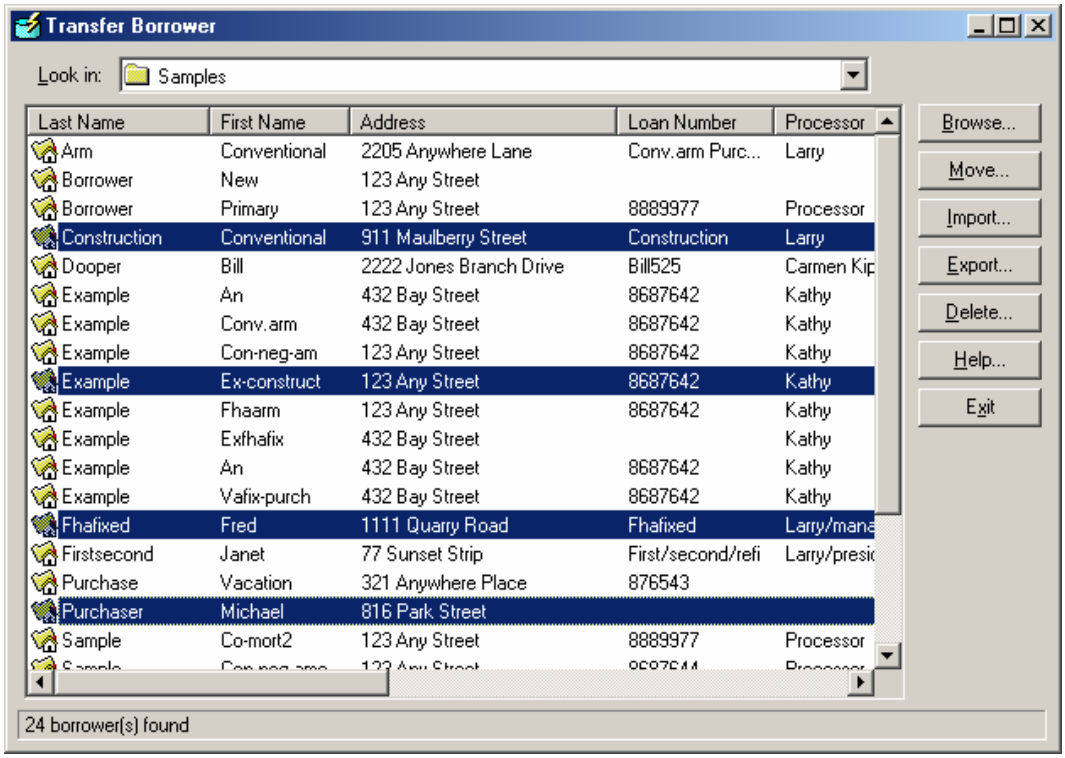
MISCELLANEOUS OPTIONS

Transfer Borrower Files

Transfer Borrower Files is used to synchronize the contents of the *\Loans* folder with the list of files that appears on the Open Borrower screen. If you move files in or out of the *\Loans* folder or between sub-folders of the *\Loans* folder, using any method other that Transfer Borrower Files, these changes will not be reflected on the *Open Borrower* screen until you perform a Database Rebuild.

Transfer Borrower Files

1. Open a The Loan Handler application.
2. Select **Utilities|Transfer Borrower Utility** from the menu bar.
3. The Transfer Borrower screen will display:

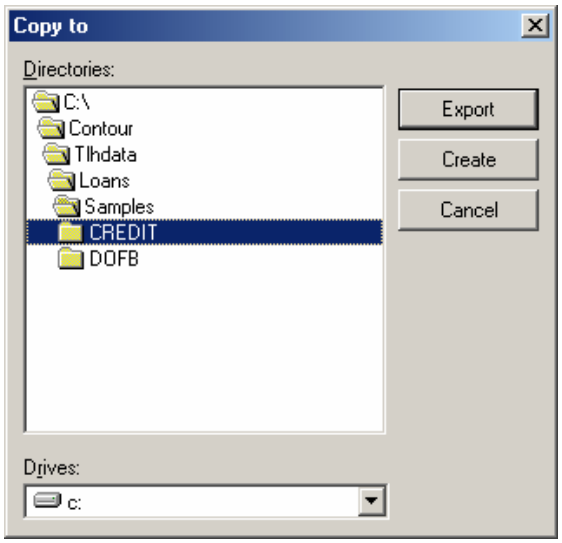

Transfer Borrower
Look in: Samples
Last Name | First Name | Address | Loan Number | Processor
Arm | Conventional | 2205 Anywhere Lane | Conv.arm Purc... | Larry
Borrower | New | 123 Any Street
Borrower | Primary | 123 Any Street | 8889977 | Processor
Construction | Conventional | 911 Maulberry Street | Construction | Larry
Dooper | Bill | 2222 Jones Branch Drive | Bill525 | Carmen Kip
Example | An | 432 Bay Street | 8687642 | Kathy
Example | Conv.arm | 432 Bay Street | 8687642 | Kathy
Example | Con-neg-am | 123 Any Street | 8687642 | Kathy
Example | Ex-construct | 123 Any Street | 8687642 | Kathy
Example | Fhaarm | 123 Any Street | 8687642 | Kathy
Example | Exfhafix | 432 Bay Street | Kathy
Example | An | 432 Bay Street | 8687642 | Kathy
Example | Vafix-purch | 432 Bay Street | 8687642 | Kathy
Fhafixed | Fred | 1111 Quarry Road | Fhafixed | Larry/mana
Firstsecond | Janet | 77 Sunset Strip | First/second/refi | Larry/presi
Purchase | Vacation | 321 Anywhere Place | 876543
Purchaser | Michael | 816 Park Street
Sample | Co-mort2 | 123 Any Street | 8889977 | Processor
Browse...
Move...
Import...
Export...
Delete...
Help...
Exit
24 borrower(s) found

5. Select the folder where the borrower files that you wish to transfer are located from the **Look in** drop-down box (e.g Samples, above).
6. Select the files to transfer by holding down the <Shift> key and clicking on sequential files, or by holding down the <Ctrl> key and clicking on non-sequential files.

Export Borrower Files

Use **EXPORT** to copy borrower files from the \Loans folder or a \Loans subfolder to any directory (inside or outside of the \Loans folder). A copy of each exported file will then be stored in both the source folder and the destination folder.

1. Press Export to copy borrower files from the selected \loans folder to another folder. The Copy to screen will display:



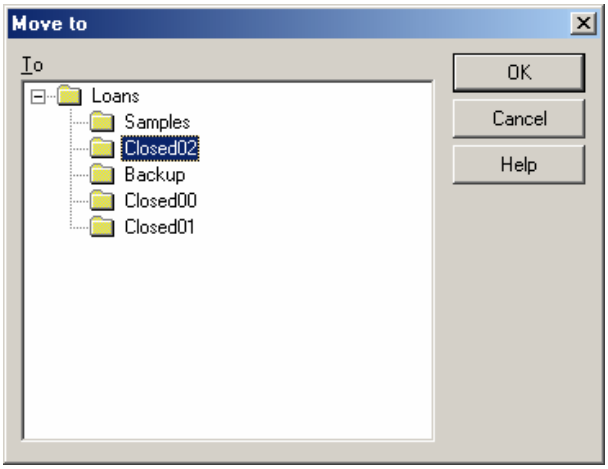
8. Select the folder to copy the selected borrower files to, e.g. CREDIT above.

9. Press **Export** to copy the files from C:\Contour\TLHdata\Loans\Samples to C:\Contour\TLHdata\Loans\Credit. A copy of the file is now stored in each location.

Move borrower files

Use **MOVE** to move borrower files from one \Loans sub-folder to another \Loans sub-folder. The file(s) are then stored in the destination folder only.

1. Press **Move** to move borrower files from the selected folder (e.g. C:\Contour\TLHdata\Loans\Samples above) to a new location. The Move to screen will display:



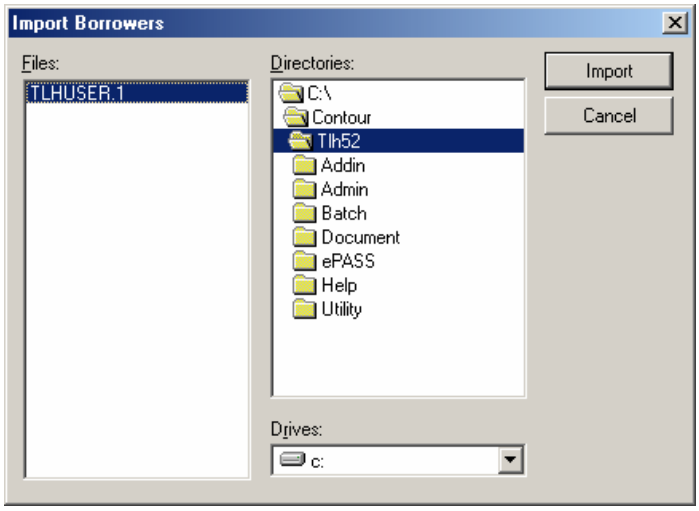
3. Select the folder to move the selected borrower files to, e.g. C:\Contour\TLHdata\Loans\Closed02.

4. Press **OK** to move the borrower files. The selected files are now stored in the User 1 folder only.

Import Borrower Files

Use **IMPORT** to move borrower files from a location outside the \Loans folder to the \Loans folder or a \Loans sub-folder.

1. Press **Import** to import borrower files from a folder outside your \Loans folder to the selected folder (e.g. C:\Contour\TLHdata\Loans\Samples above). The Import Borrowers screen will display:



2. Under **Directories**, select the folder to import the files from (e.g. C:\Contour\TLH52 above).

3. Under **Files**, select the files to import. Hold down the Shift key to select sequential files; hold down the Ctrl key to select non-sequential files.

4. Press **Import**. The files have now been imported from the C:\Handler directory to the selected folder (e.g. C:\Contour\TLHdata\Loans\Samples above).

Delete borrower files

1. Press **Delete** to delete the selected borrower files.

2. Press **OK** to confirm that you wish to delete the selected borrower files.

Word Data Merge Export (formerly Word Link)

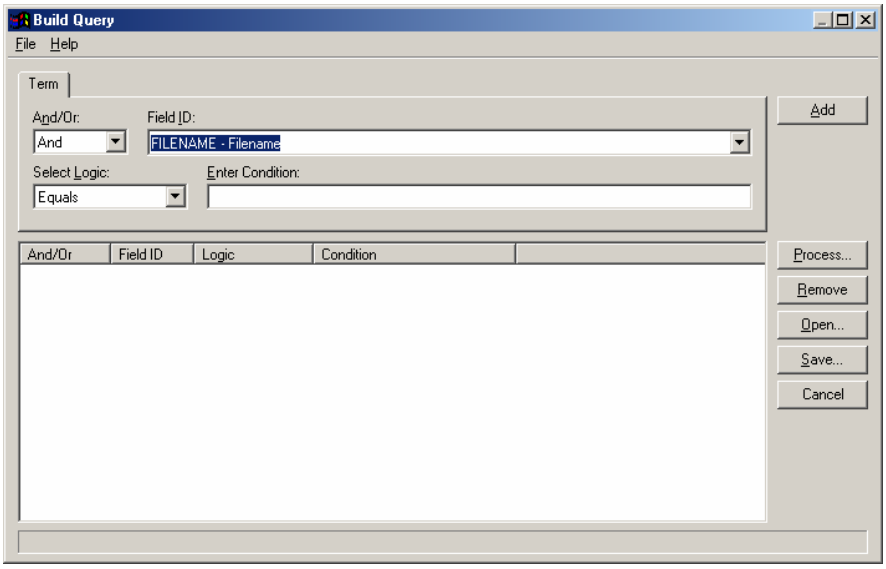
Handler's Word Data Merge Import (formerly Word Link) utility creates Data Source Files from selected borrower fields which become merge fields in Microsoft Word's Mail Merge utility.

Build Query

The Build Query engine is used by several Handler utilities to sort borrower files for processing. When you open any of the utilities that use the build query engine, the build query screen is the first thing to display. A query consists of one or more terms. A term is a field to which a condition is applied. The Build Query utility builds queries that are applied to the borrower database to sort files for processing by the active utility. Queries can also be saved for future use.

Build a Query

1. Open a borrower file in Handler.
2. Select **Word Data Merge Import** from the **Utilities** menu.
3. The Build Query screen will open. To build a query, specify one or more terms, which are then added to the query.



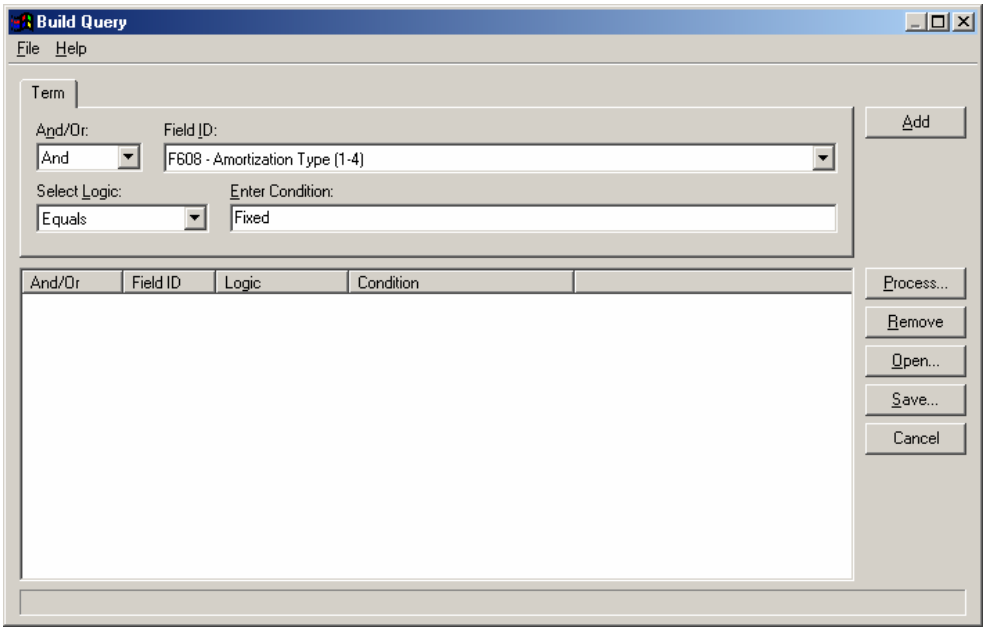
4. **Select an Operator** (N/A for single-term queries) - Select **AND** to locate borrower files where all specified conditions are met. Select **OR** to locate borrower files where any specified condition is met.
5. **Select the Field ID** to which the condtion will be applied.
6. **Select Logic** - The logic compares the condition to the field value. The options are greater than, less than, greater than or equal to, equal to, differers from, begins with, or ends with.
7. **Condition** - Enter the condition that the field value is to be compared against. In the following examples, loan amount equals **$200,000**, Property City equals **San Jose**, $200,00 and San Jose are the condtions.
8. Press **Add** to add the term to the query.
9. Repeat Steps 5-9 above for each term to add to the query.
10. Select a term from the list and press **Remove** to remove that term from the query.
11. Press **Save** to save the query for future use.
12. Press **Process** to process the query and obtain the results.
13. Press **Open** to open a saved query.

Sample Query

The following sample query would be used with the Batch Word Interface to send a custom letter to all clients with a fixed-rate mortgage with an interest rate of 7.75 or greater advising them that it may be a good time to refinance their loan.
This query will consist of two terms. The selected operator is AND because you want to find all loans where the amortization type is Fixed AND the interest rate is 7.75 or higher.

1. Open The Loan Handler
2. Open any borrower file.
3. Select Utilities|Batch Word Interface from the menu bar.
4. The build query engine opens. Define the first term (Amortization type = Fixed):

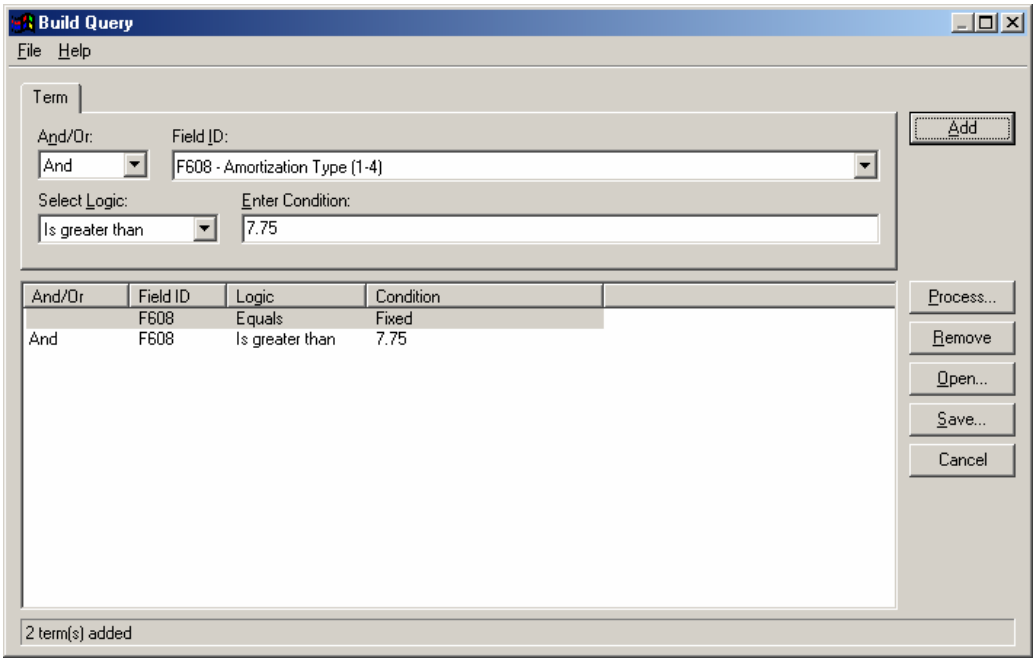
- Select **AND** as the Operator.
- Select **F608 - Amortization Type (1-4)** as the **Field ID**.
- Select **Equals** as the **Logic**.
- Enter **Fixed** as the **Condition**.



5. Press **Add** to add the term to the query.
6. Define the second term (Interest Rate > 7.75):

- Select **AND** as the Operator.
- Select **F608 - Amortization Type (1-4)** as the **Field ID**.
- Select **Is Greater Than** as the **Logic**.
- Enter **7.75** as the **Condition**.

7. Press **Add** to add the second term to the query.
8. Your query is now complete and the Build Query screen should look like the illustration below:



9. Press **Process** to obtain a list of borrower files matching your criteria.

10. Press **OK** to proceed with the Batch Word Interface.

Using Word Link, you can merge a Main Document created in Word with borrower field data from a single borrower file or from multiple borrower files.
To create a Data Source file using Word Link:

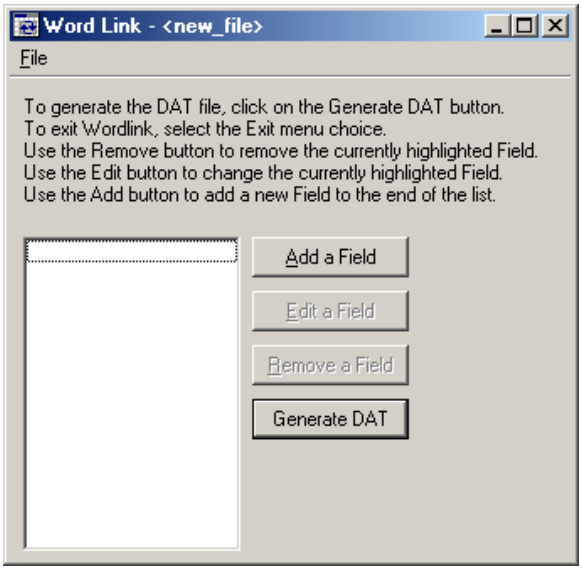
1. Open a Handler application.

2. Select **Utilities|Word Data Merge Export** from the menu bar.

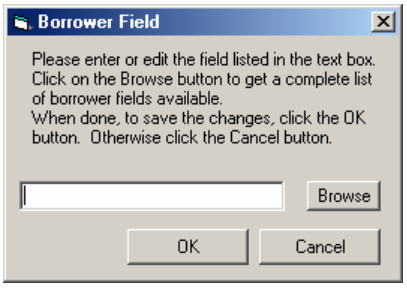
3. The Build Query screen appears. Select the borrowers to process using the build query engine, or press **Process** to process all files in your borrower database.

4. When the list of borrower files appears, press **OK**.

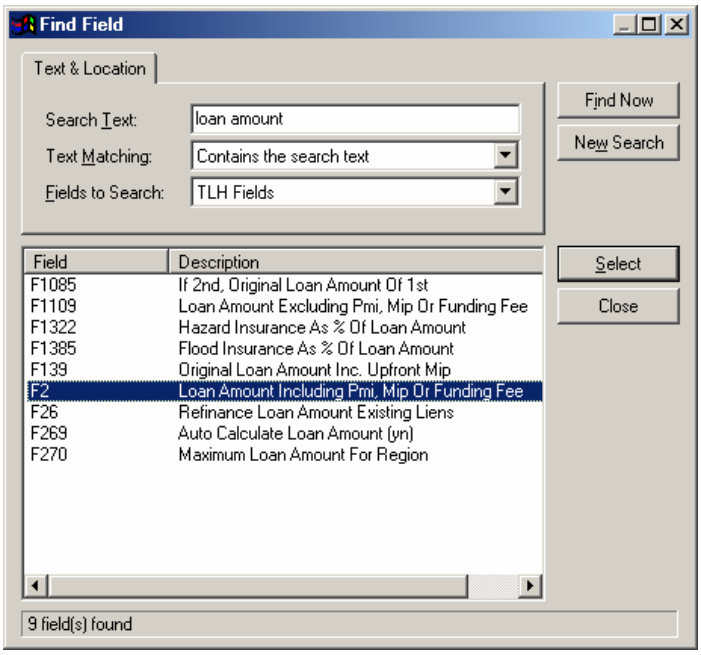
5. The *Word Link <New File>* screen appears:


Word Link - <new_file>
File
To generate the DAT file, click on the Generate DAT button.
To exit Wordlink, select the Exit menu choice.
Use the Remove button to remove the currently highlighted Field.
Use the Edit button to change the currently highlighted Field.
Use the Add button to add a new Field to the end of the list.
Add a Field
Edit a Field
Remove a Field
Generate DAT

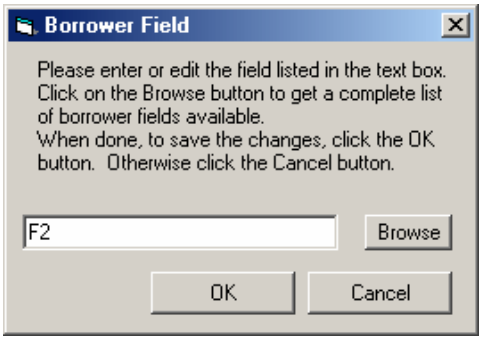
6. To select the borrower fields to merge, press **Add a Field**. The *Borrower Field Screen* appears:


Borrower Field
Please enter or edit the field listed in the text box.
Click on the Browse button to get a complete list of borrower fields available.
When done, to save the changes, click the OK button. Otherwise click the Cancel button.
Browse
OK
Cancel

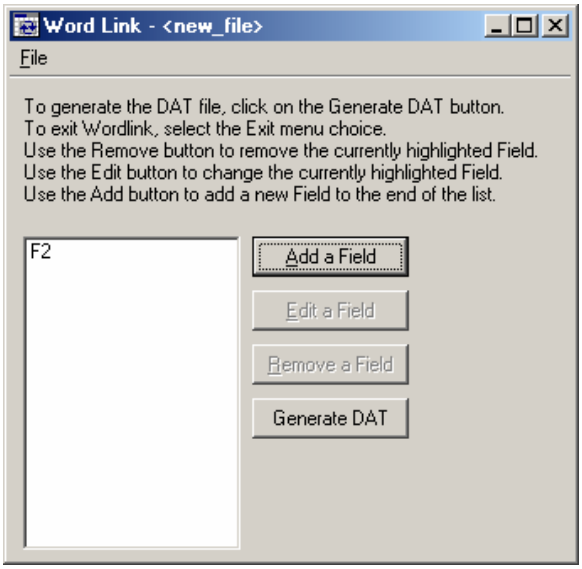
7. Enter the field number or click *Browse* to open the Find Field screen:


Find Field
Text & Location
Search Text:
loan amount
Text Matching:
Contains the search text
Fields to Search:
TLH Fields
Find Now
New Search
Select
Close
Field
Description
F1085 If 2nd, Original Loan Amount Of 1st
F1109 Loan Amount Excluding Pmi, Mip Or Funding Fee
F1322 Hazard Insurance As % Of Loan Amount
F1385 Flood Insurance As % Of Loan Amount
F139 Original Loan Amount Inc. Upfront Mip
F2 Loan Amount Including Pmi, Mip Or Funding Fee
F26 Refinance Loan Amount Existing Liens
F269 Auto Calculate Loan Amount (yn)
F270 Maximum Loan Amount For Region
9 field(s) found

8. Click **Find Now** to get a list of all available fields:


Borrower Field
Please enter or edit the field listed in the text box.
Click on the Browse button to get a complete list of borrower fields available.
When done, to save the changes, click the OK button. Otherwise click the Cancel button.
F2
Browse
OK
Cancel

9. Click once on the field that you wish to select (e.g F2) and press **Select**.
10. The *Borrower Field Screen* now shows that F2 has been selected. Press **OK**.
11. F2 is now listed on the *Word Link <new file>* screen.


Word Link - <new_file>
File
To generate the DAT file, click on the Generate DAT button.
To exit Wordlink, select the Exit menu choice.
Use the Remove button to remove the currently highlighted Field.
Use the Edit button to change the currently highlighted Field.
Use the Add button to add a new Field to the end of the list.
F2
Add a Field
Edit a Field
Remove a Field
Generate DAT

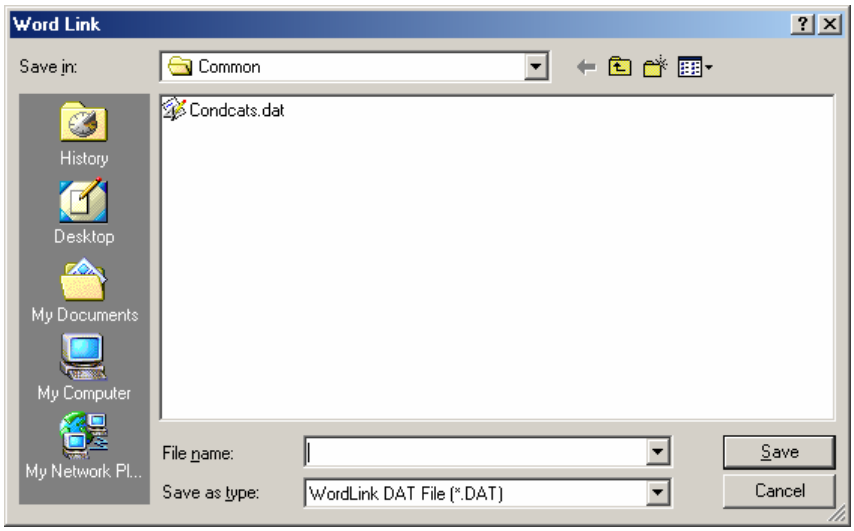
12. Repeat steps 6-10 above to complete your field list.

13. To change a field number, highlight the field and press **Edit a Field**. Enter the new field number, or **Browse** to locate the new field number and press **OK** to change the field number.

14. To remove a field from the list, highlight the field and press **Remove a Field**.

15. When your field list is complete, press **Generate DAT**.

16. The following screen will appear:

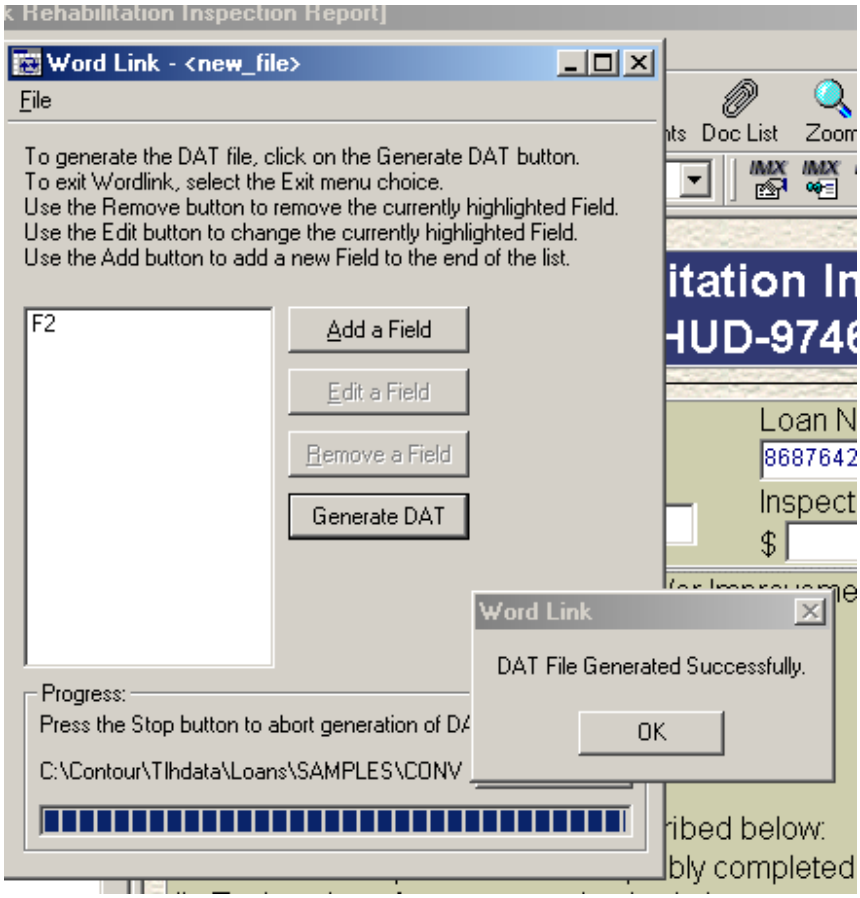


- Use the buttons at the top of the screen to locate/create a destination folder. Enter the filename for the field set (e.g. Field Set 1.tlh) under Filename. Press Save to save the field set.

16. When you save the actual data file, the following screen will appear:

- Use the buttons at the top of the screen to locate/create a destination folder. Enter the filename for the DAT file (e.g. Word Link Data File 1.dat) under Filename. Press **Save** to save the field set.

17. When the data file has been successfully generated, the following screen will appear. Press **OK** to exit Word Link.



Open MS Word and the document you want to work with (or create a new document as is appropriate)

- Select [Tools] from the Menu Bar and choose [Mail Merge...]

- Select [Create] and choose [Form Letters]

- At the message: To create the form letters, you can use the active document window LETTER1.DOC or a new document window. Choose [Active Window]. Note that **LETTER1.DOC** is our example name of the MS Word document that we will work with and your document name(s) will be different

- Next, <CLICK> on [Get Data] and choose [Open Data Source]

- In the bottom left hand corner of the 'Open Data Source' Dialog Box type in the name of your Word Link Data File (e.g. **TLHword1.dat**) and <CLICK> on [Open]

- At the message: Word found no merge fields in your main document. Choose the Edit Main Document button to insert merge fields into your main document. <CLICK> on [Edit Main Document] which places you in your document. Note that there is a new Tool Bar that has been added to the MS Word work area that allows for Inserting Merge Fields, etc.

- With your mouse, <CLICK> on the first place in your document that you want to merge Borrower Data. This anchors the insertion point (the cursor) where MS Word will place the merged data. Then <CLICK> on the newly visible Tool Bar button [Insert Merge Field]. This produces a list of the available Field Numbers that were placed on your Word Link Screen/List #1 in *The Loan Handler*. Select the appropriate Field Number from the list (e.g. F2 - Loan Amount) and «F2» will appear at the anchored insertion point. Do the same for each piece of merged data that you want. Here's an example of the results of a sample merge document as it was created:

Loan Amount: $«F2»
Interest Rate: «F3»%
Term: «F4»
P & I: $«F5»

And here's what it would look like this when previewed or printed:

Loan Amount: $100000
Interest Rate: 8.125%
Term: 360
P & I: $750.25

- When you are finished entering the Field Numbers where you want them to appear <CLICK> on [File], then choose [Save As...] and confirm the name that you want to give this document (e.g. **LETTER1.DOC**)

- If you want to view the results of a merge <CLICK> on the [View Merge Data] Tool Button which shows you the merged data within the text of your document. When you're done viewing the results <CLICK> on the tool button again to 'un-view' it and then exit MS Word

The Imaging Option

This feature is an Image Storage and Retrieval function that can reduce paper document filing. Storing and retrieving paper documents as computer images will help to eliminate paper during loan processing. You can use this feature to store any document image such as a Rider, copies of an Id, an Affidavit, W-2's, Pay Stubs or even pictures of the property.

The Imaging Option captures document images in one of two ways: you can use a Scanner to scan paper documents and store them as Image Files or you can import images that are already in a standard image file format. In either case, the scanned image(s) are attached to the Handler Borrower File. Images can be viewed, magnified to various sizes, printed on standard printers that support MS Windows programs or exported.

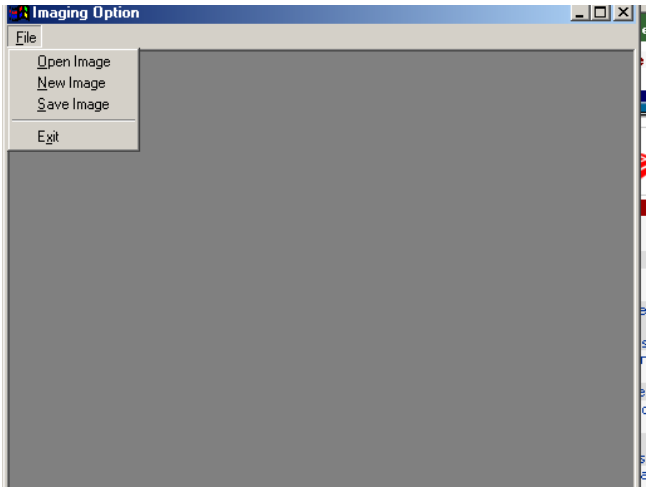
Image Files are stored in Tagged Image File Format (TIF) which is an industry standard. It provides the capability to serve as a container of multiple pages of images and supports the highest degree of file compression. *TLH* also allows you to Import and Export image files to/from other applications. Those applications may or may not support TIF, so in order to avoid file compatibility issues we've incorporated both Import and Export functions in *The Imaging Option* with nine different image file formats. These formats are: BMP, DCX, GIF, IMG, JPG, PCX, TIF, WMF and WPG.

Most scanners with a TWAIN driver will work however, TWAIN is relatively a new standard and some scanners may not implement all the functionally properly. The following Scanners have been tested with the software used to design *The Image Option* and seemed to work properly: Hewlett Packard Scanjet Plus, Hewlett Packard Scanjet IIC, IIP, IICX, Logitech ScanMan 256, Logitech Fotoman, Microtek Scanmaker IIXE, Ficus Leoscan 610, Ficus Leoscan 1210 and a Plusteck Pagereader 800.

Scanning multiple pages or multi-page support means that you can have more then one page in an image file. The image file is really a container of images. Each image is considered a separate page. The current version of *The Imaging Option* provides support for maximum 9 pages per image file and you can have up to 30 image files. This means that up to 270 images can be stored for each borrower. Image files can be organized as folders and/or images according to your needs.

This tool is able to support most ADF based scanners. When you enter the number of pages to scan as a value greater than 1, the [Use ADF] Check Box becomes enabled. If you want to use ADF, enable this check box. You must stack all the pages at once and then click the [Scan] button on the Scan window. The manufacturer suggests Hewlett - Packard DeskScan software version 2.0 or greater should you want to implement the ADF feature.

You can find The Image Option in the **Utilities** menu, then select **The Image Option**



HOW TO PRESENT SUGGESTIONS TO ELLIE MAE SOFTWARE

Thank you in advance for taking the time to make suggestions on improving our software. As you know from previous discussions, creating software is an ongoing process of constant evolution and this is especially true of industry specific software. In fact, the mortgage industry is even more susceptible due to the involvement of numerous government agencies.

******* Please Note: In some case we receive suggestions from Ellie Mae users that are already part of the software program. In order to ensure that your time is spent wisely please call Tech Support before you take the time to write down your suggestion. In some instances, Tech Support will be able to show you a way to accomplish what you desire since the various Ellie Mae programs are very robust, versatile and flexible. However, even if Tech Support can show you a trick or shortcut, you may still have a better way of accomplishing the same result. In this case we would then encourage you to describe the idea and fax or e-mail it in to us for review.

Some of the products you currently use are well over ten years old and are quite different from their earlier versions. The Government has mandated many of the changes, but many more are due to the creative input of the thousands of users of our products. If you feel that you have a suggestion worth looking into please feel free to give a brief but concise description of your idea on the attached pages. If example print outs (or print screens) would aid in describing your idea please attach them as well. If your idea is technically possible and is something that makes sense for many users you just might see your ideas in your future product updates. A special e-mail address has been set aside for dealing with nothing but suggestions: **support@elliemae.com** please feel free to send suggestions as often as you like.

Please keep the original copies of any of ideas and materials that you fax or e-mail to us since it may be necessary to discuss the idea in further detail with a Ellie Mae representative. Fax the material to **(800)777-9810**.

THANK YOU AGAIN FOR YOUR TIME AND EFFORT!

SUGGESTION MEMO TO ELLIE MAE

Date: _____ (Client #): CL # _____

From: (Company Name):_____

(Company City): _____

(User's Name): _____

To: **Ellie Mae Software** - Suggestions Department

Suggestion Subject: _____

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TRAINING REVIEW

Congratulations! You are now a privileged and licensed user of Contour Software, the Mortgage Software used by more mortgage companies than any other. The following is a short Homework Assignment; consider it an 'Open Book Quiz'. Its purpose, and our Primary Training Goal, is to help make each Contour User self-reliant and self-sufficient in the use of these products. Use the tips/tricks & shortcuts provided by this Supplement and you are on your way towards this achievement.

This Training Review is the first step in that process. Use the Training Manual Supplement to answer the questions below since the answers are provided within its pages. Some questions can be answered without using the Supplement, but please do refer to it for confirmation of your answers. The idea is to make you as familiar with this Manual as possible since this Training Tool will provide the answers to most of your day-to-day questions about *The Loan Handler*. Good Luck and have Fun!

When you have completed the Training Review sheets please turn them in to your supervisor

Employee's Name: _____ Company/Branch: _____

---

1 How do you run a credit report?

_____
_

2 How do you import a credit report you have pulled?

_____
_

3 How can you move **Ahead/Back** in the program one Form at a time in sequence?

Mouse:
_____

Keyboard:
_____

4 How can you move some **Where** else in the program from one Form to another out of sequence?

Mouse:
_____

Keyboard:
_____

5 How can you **Load** a different borrower file even when you are in the middle of someone else's borrower file?

Mouse:
_____

Keyboard:
_____

6 How can you **Save** your data as you work on a borrower's file?

Mouse:
_____

Keyboard:
_____

7 How can you access Support or **Help** Information that can be read 'on-screen'?

_____
_

8 How can you access the **Print** menu from just about anywhere in the program?

Mouse:
_____

Keyboard:
_____

9 Which **Keystroke** 'Tags' a selection for Printing?

_____
_

10 What **Keystroke(s)** are used to Tag (select) and Print JUST the 2nd Page 1003 so you don't waste paper?

Mouse:
_____

Keyboard:
_____

11 What sheets in this Training Supplement details the **Shortcut Method** for Data Entry in this program?

_____

12 Which keystroke allows you to **Restore** a field that you have erased by accident provided you notice it right then?

_____

13 How can you access the various **Databases** within the program?

Mouse:
_____

Keyboard:
_____

14 What does Handler call our Word Processor Forms (i.e. simple or generic **letters** that can be edited)?

_____
_

15 Where do you go to enter notes in a borrower file?

_____
_

16 What **keystroke(s)** allow you to move to the very Top or Bottom of a Form?

Mouse:
_____

Keyboard:
_____

17 What are the 4 commands to put a Needed, Ordered, Re-ordered or Filed Date in the Tracking Screen?

_____

_

18 How can you send an email to a contact within the Loan Handler?

_____

_

19 What **keystroke(s)** let you move Forward/Backward from **Section - Section** (or group - group) in order within a Form?

_____

_

20 What Handler Form on the Processing Forms Menu (the Vertical Menu) allows you to **Track** supporting documentation and key dates for the borrower and the loan's requirements?

_____

_

21 What fields do you SKIP OVER because one piece of data can provide these skipped fields when entering an **Address**?

_____

_

22 How many **Characters** will a computer allow you to use when creating Computer File Names (which is the reason why the computer File Name and full Borrower Name do not exactly match)?

_____

_

23 What Handler Form can be viewed and/or printed that gives you a fairly complete **Recap** of the entire borrower's file?

_____
_

24 What one **Character**, when typed into any field throughout the system, will help you keep track of **Missing** info**?**

_____
_

25 For short breaks (5 - 15 minutes) during data entry, what do you do to force the program to **Save** your data?

_____
_

26 When searching **Databases**, how can you easily find a match for your desired listing?

_____
_

27 What sheets describe the various data entry requirements that help you to correctly **Calculate the APR** for the various loan programs offered?

_____
_

28 Since all Mortgage Companies may eventually be required to submit HMDA/LARS Reports, should you **Delete** any borrower files?

_____
_

29 What sheets provide **Definitions** for computer terms that will help you understand computer tech talk?

_____
_

30 How do you print **Blank Forms**?

_____
_

31 What **Utility** allows you to move Borrower Files from one directory to another?

_____
_

32 Do you need to type **.00** in any of the dollar numeric fields throughout the borrower's file?

_____
_

33 What **keystroke** lets you **Override** a calculation or estimate made by the program?

Mouse:
_____

Keyboard:
_____

34 What's the name of the method used to link our users to our Ellie Mae partners?

35 Is it True that *TLH* provides a number of standard databases; can you create '**your own databases**' just about anywhere?

36 What **keystroke** lets you place **Today's Date** into your borrower file without having to type it in yourself?

37 How can you view and/or paste into the borrower's file many different **Dates** (i.e. not just today's date)?

38 How do you enter data on 1003 Page 4

39 If, while **creating a new borrower file** (say Bob Smith), you get an error message saying 'file name already exists', how can you create your new Bob Smith file using the same last name but with an extra character in the last name?

40 Which Form from the Processing Forms Menu (the Vertical Menu) lets you answer **Custom Questions** that your company has added to *TLH*?

41 What command lets you **Go To** directly to a specific field anywhere throughout the program?

42 What do you do to pull a Missing Information Report?

43 If you want to **Transfer** files between Directories which Supplement sheets explains how to do it and what two words describe the location(s) of your files?

44 What command lets you use an 'on-screen' **Calculator** and paste your calculations into the borrower file?

45 How can you access **ePASS** Partners from within the program so you can transfer borrower data to and from other vendors associated with this loan?

46 To properly calculate a standard 1 Year **ARM**, what lines do you fill in on the bottom section of REG Z?

47 Where do you go to add a Co-Mortgagor?

48 What button can you push to toggle back and forth between the borrower file and the ePASS Business Center?

49 If a vendor that you deal with doesn't already have the ability to access your borrower information electronically whom can they **contact** at Ellie Mae that will send them any information?

50 Who is your Ellie Mae Representative and what is their phone number?

HANDLER POST TRAINING CHECK LIST

Please review the list below to ensure that you and your staff are utilizing all of the features available to you in the Handler System. The more features you take advantage of the more productive you will be. As you know, many aspects about the program were discussed during your initial training session(s) so it is not uncommon to forget or overlook some of the features and tips that were covered, especially when the everyday goal is 'get the loan closed'. Many mortgage professionals are so concerned with completing the Application and doing the basics that they don't use many of the advanced features designed to make their jobs easier. Here are reminders of items we know you'll want to use every day.

From the sheets entitled Cursor Movement Keys:

- <TAB> / <SHIFT><TAB> move quickly forward/backward to the next major section or **group to group**

- <CTRL><HOME> / <CTRL><END> move to the **first/last field** on a form

- <CTRL><PAGE UP> / <CTRL><PAGE DOWN> move forward/backward approx. ten (**10**) fields at a time as opposed to twenty (**20**) fields at a time by just using <PAGE UP> / <PAGE DOWN> by itself

- <ESC> (Escape) allows you to restore data erased accidentally **PROVIDED** the cursor has NOT moved from that field

- <ESC> (Escape) lets you exit or move backwards in the program **WITHOUT** enacting a change in the file, feature or tool. Can be used in a number of circumstances (i.e. when you only want to view an entry in a database, when you only want to view a date from the calendar, when you only want view an answer from the calculator, etc.)

From the sheets entitled Menu Bar/Shortcut Keys:

- <CTRL><A> (Ahead) / <CTRL><B> (Back) move **ahead/back one form** at a time in sequence

- <CTRL><Z> (Zoom) access various **databases** and program options. REMEMBER, only type the first letters of the entry you are searching for since the program will try and find a match for you

- <CTRL><L> (Load) from almost anywhere in the program lets you **change borrower files** quickly and easily even when you're in the middle of another borrower's file. You do NOT have to return to the Master Menu in order to change borrower files; only type the first few letters of the name you are searching for; the program will try and find you a match

- <CTRL><G> (GoTo) lets you move the cursor to a specific field; great for updating **?**'s throughout the file when you finally receive information that was missing (see below for more on the use of **?**'s)

- <CTRL><K> (Lock) allows you to **Lock data** in a field so that it can not be changed without the proper authority

- <CTRL><S> (Save) lets you **Save** your work at any time as you work on file; remember also, that as you maneuver through the program various tasks and changes will prompt you for a 'Save Changes to ...' [Yes] [No] [Cancel] etc.

The Tracking Menu allows you to quickly and easily update an item's status and or place dates into the program as needed; use<CTRL><D> (Date) to paste **Today's Date** in a proper computer format into various fields throughout the program; great for posting notes in Comments and for designating the initial payment date on the of REG Z

From the sheets dealing with Custom Letters:

- Use Handler's **Custom Letters**! These 'shell' letters will merge borrower information, already typed onto the various forms within a borrower's file, into the numerous letters and documents that you create while processing a mortgage application. Thank You Letters, Simple Disclosures, Status Reports, Denial Letters, etc.; if the letter you need doesn't already exist have the appropriate person in your operation create it for you. Less typing means faster processing

- Do not use spaces (i.e. my letter.ltr, wel come.ltr, thank you.ltr, etc.) or funny characters (%letter.ltr, &welcome.ltr, *thankyou.ltr, etc.) when creating Custom Letter computer file names

Miscellaneous:

- Use the **Zip Code Database**. SKIP OVER the city, county and state wherever they appear throughout the system. Only type the zip code since the program will fill in the rest of the data for you; be sure that the data provided is accurate as 9 out of 10 times it will be. This database comes from the USPS so it won't always provide the correct city or county; if not, simply type over the incorrect data with the desired data. Works with Zip + 4 Zip Codes too

- Handler allows **multiple Borrower Directories** so that you can better organize your borrower files (i.e. by branch, by year, by quarter, or even a combination of these). For more details (see the sheets entitled How to Transfer Files)

Also, if using multiple Borrower Directories to transfer borrower files between locations, be sure to check the current **Directory settings** BEFORE you make the transfer to ensure that they go to the proper directory AND that you don't overwrite any existing files with the same file name

- Please learn to use **the shortcut method** for data entry (see the sheets entitled Order of Data Entry); it's the quickest and most efficient way to process a loan in *The Loan Handler*

- Do not use spaces (i.e. SMI TH, JON ES, BE LL, etc.) or funny characters (%SMITH, &JONES, *BELL, etc.) when creating computer file names for your borrowers

- Place **?**'s in any field throughout a borrower's file any time you are **missing information** that you know you'll need for a complete submission package. The Handler system can provide a list of where these question marks appear (see Utilities / Missing Information for a viewable list) or provide a printed list of the missing pieces of data. This can be done either through a Custom Letter (1Missing.ltr) or through the Missing Information Report in *The Loan Tracker*

- DO NOT type **.00** in dollar numeric fields since the program will automatically format your entries to two (2) decimal places for you. As an example, if the desired entry is two hundred and sixty-seven dollars then type <267> and the program will print 267.00 for you; if the desired entry is two hundred and sixty-seven dollars and fifty cents then type <267.5> and the program will print 267.50 for you

- **EPASS** crucial in today's Mortgage Arena and Ellie Mae is leading the way. If you deal with Lenders, MI Companies, Appraisers, Flood Companies, etc. that are not yet communicating electronically using your Handler Borrower File data then take a proactive stance and tell them to call Ellie Mae ePASS Managers at 800-CONTOUR (266-8687). We'll provide them with all the necessary details for creating an interface to this important capability. Don't let their complacency hold you and your company back

- **Statistical Property Evaluations** are now available for a fraction of the cost of a full blown appraisal for Handler clients so be sure to discuss this with your Local TSA. These are not full appraisals and as such do not (yet) replace the need for one, but are a great tool for Marketing, Quality Control and as an Added Value Service to Realtors and Builders

- **Title One** loans and **203(k)** loans are gaining more popularity as more and more Mortgage Companies are looking for new ways to increase their volume and Ellie Mae has included the necessary documents as Add On Forms to *The Loan Handler*.

- If your printer supports both Legal and Letter size paper at the same time, don't forget to select (tag) all the Documents you want from each print category by <CLICKING> on [Zoom-In] and THEN <CLICK> on [Print]. That way you print all your Borrower's docs at one time regardless of the **paper size**

- Also included is *The Imaging Option*. This allows *TLH* users to scan images into the program as attachments to your Borrower Files (i.e. W-2's, Credit Reports, Gift Letters, Tax Forms, etc

- NO MORE hand written GFE's and Apps! Start using the program for your up front origination docs and use ePASS Partners for electronic transfer of borrower data. This is quicker for everyone as it helps to streamline the entire process of loan origination

- Borrower File Updates are easy if you use our 'Update Borrower Files' feature (see the sheet entitled Update Borrower Files)

TRAINING REVIEW (Answers List)

1 <CLICK> on the ePASS button at the top of the Screen, <CLICK> Credit Report to the left, <CLICK> on the Credit Company used, <CLICK> Request Credit. Or <CLICK> on the Credit Company in the Shortcut box and <CLICK> Request Credit.

2 Once the credit report has been run, <CLICK> on the Credit Icon located on the tool bar and <CLICK> import liabilities from the drop down.

3 Mouse: <CLICK> on the [Forward] or [Back] Arrow Tool Button
Keyboard: <ALT><V> Edit, <A> Ahead or <B> Back; <CTRL A> (Ahead) / <CTRL B> (Back)

4 Mouse: <CLICK> on the [Forms] Tool Button
Keyboard: <ALT><V> Edit, <W> Where; or <CTRL><W> (Where)

5 Mouse: <CLICK> on the [Open] Tool Button
Keyboard: <ALT><F> File, <O> Open or <CTRL><L> (Load)

6 Mouse: <CLICK> on the [Save] Tool Button
Keyboard: <ALT><F> File, <S> Save or<CTRL><S> (Save)

7 Mouse: <CLICK> on the [Help] Tool Button or<CTRL><H>
Keyboard: <ALT><H> Help, and make your selection

8 Mouse: <CLICK> on the [Print] Tool Button
Keyboard: <ALT><F> File, <P> Print or <CTRL><P> (Print)

9 <SPACEBAR>

10 Mouse: <CLICK> on the [Print] Tool Button, with URLA highlighted <CLICK> on [+] and
<CLICK> on 2nd Page URLA and then <CLICK> on [Print] to print just the one item
Keyboard: <ALT><F> File, <P> Print or <CTRL><P> (Print), with the Doc Set highlighted press
[→], Press the tab key and arrow down to the URLA Page 2.and press <SPACEBAR> and then
<ALT><F> [File] <P>[Print] and then <ENTER>

11 Order of Data Entry (and Order of Data Entry: Condensed List)

12 <ALT><BACKSPACE> or <ESCAPE>

13 Mouse: <CLICK> on the [Zoom-In] Tool Button
Keyboard: <ALT><d> Field, <Z> Zoom Database or <CTRL><Z> (Zoom)

14 Custom Letters; great for simple letters and disclosures that you can create and edit as you wish

15 Comments

16 Mouse: <CLICK> on the Scroll Bar at the right side of the Form (sometimes called elevators)
Keyboard: <CTRL><HOME> / <CTRL><END>

17 <CTRL><N> Needed, <CTRL><O> Ordered, <CTRL><R> Re-ordered, <CTRL><I> Filed

18 <CLICK> on File and choose “Send Mail to Contact

19 <TAB> / <SHIFT><TAB>

20 Tracking Information

21 City and State (and County on the 1st Page URLA); this works anywhere there is an Zip Code Field

22 Eight (8); plus an extension of one (1) to three (eg. SMITH.B for borrower files)

23 Recap Sheet(s)

24 Question Marks **?**; is also great when you're not sure if something is needed or accurate

25 Mouse: <CLICK> on the [Save] Tool Button
Keyboard: <ALT><F> File; <S> Save or <CTRL><S> (Save)
It's Important, get in the habit of saving as you go; this is good for any program that you may use.

26 Type just the First Character of the entry you want; eg. <S> for SMITH.B press <Find Now>

27 Guide to Regulation Z (Truth-in-Lending)

28 NO! They are also Electronic Assets of your company

29 Computer Terminology

30 Go to the Print Box, choose what you want to print, then go to File, then Print and in the drop down choose "Form Only"

31 Transfer Borrower Files

32 NO; the program automatically formats Dollar Numeric Fields for you; can save you about 300 keystrokes
throughout a typical borrower file

33 Mouse: <CLICK> on [Fiels] and choose Freeze Field form the drop down menu
Keyboard: <ALT><F> Field; <F> Freeze or <CTRL><F> (Freeze)

34 ePASS (Web Integrated Transactions)

35 Yes

36 <CLICK> on [View] on the menu bar; <CLICK> [Calendar] and press and double click on Today

37 <CLICK> on [View] on the menu bar; <CLICK> [Calendar]; <DOUBLE CLICK> on a desired date

38 Click on the [Comments] icon on the tool bar and choose the Folder "URLA Page 4"

39 Add a number to the **end** of the File Name (i.e. SMITH2, SMITH3, etc) see the sheet entitled Creating a Borrower File for more details of how to keep your borrower files organized

40 Custom Fields; great for further customizing the program with company specific items (i.e. for marketing)

41 <ALT><d> Field; <G> Go To or <CTRL><G> (Go To)

42 Go to Tracking on the Menu Bar and choose "Missing Information Report" or <CTRL> + <M>

43 How to Transfer Files; Source and Destination

44 <CLICK> on [View] on the menu bar; <CLICK> [Calculator] once you have your figure press <Paste>

45 Either the shortcut on the bottom left corner or press the <ePASS> icon on the shortcut bar

46 Lines: 1, 2,3, 8, 9, 13, 14, 15 and 16; see the sheet entitled Regulation Z and ARM Loans

47 Go to File and choose Add Co-Mortgagor

48 ePASS button on the Shortcut Bar

49 800-CONTOUR (266-8687); our Ellie Mae ePASS department; there is No Charge for this information

REFERRALS

As any successful mortgage professional knows, referrals are an important aspect of lead generation. The same can be said for software sales and consulting and we greatly appreciate your referrals. In fact, we prefer to Thank You in advance for your referrals. Over the years our greatest source of new business has definitely come from referrals from existing clients like you and for that we are grateful.

If you have someone that would like information on the 30+ products and services offered by Ellie Mae Software, Inc. feel free to have them contact us via any of the following means:

Corporate Home Office:

Phone:	800-CONTOUR (266-8687)
Fax:	800-777-8720
Web Site:	www.contoursoft.com
E-mail:	sales@contoursoft.com

Local Regional Office:

Address: _____

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Phone: _____

Fax: _____

Web Site: _____

E-mail: _____

Once again, Thank You for referring your friends and associates to us!